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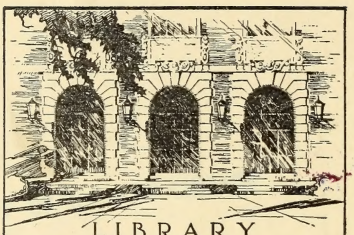
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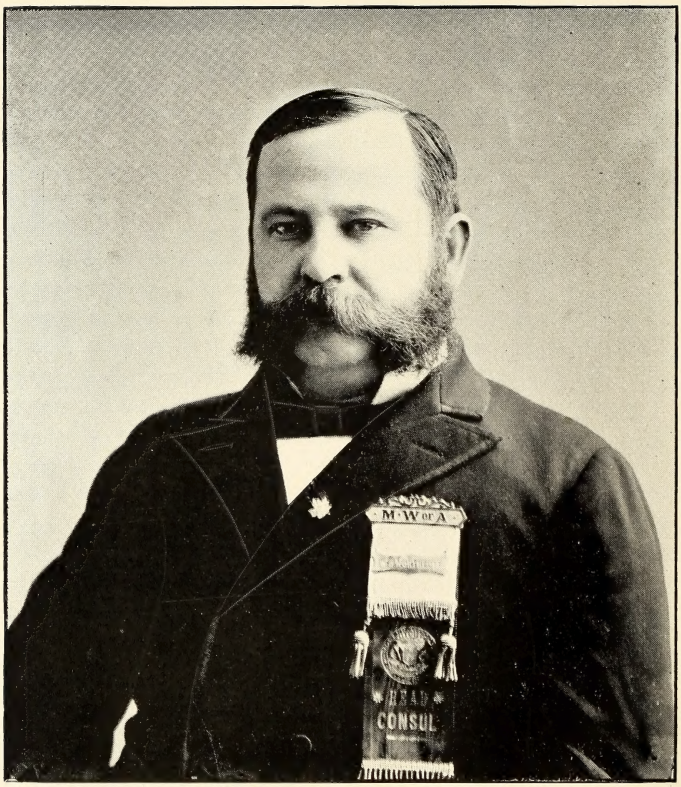
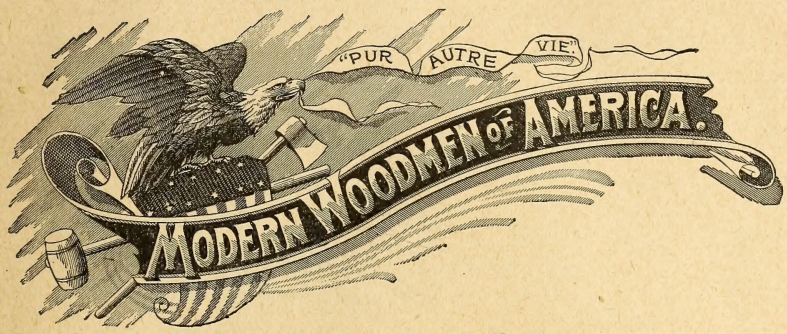


Head Consul.

THE

WOODMAN'S HAND BOOK,

A COMPREHENSIVE HISTORY
OF THE



TOGETHER WITH VALUABLE INFORMATION ON

FRATERNAL INSURANCE SOCIETIES,

Statistics, Selected Literature, Woodmen Songs, Poems, Etc.

ILLUSTRATED.

Compiled by
W. A. NORTHCOTT, HEAD CONSUL M. W. A.

1894.

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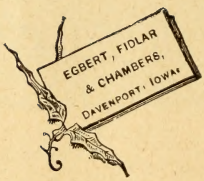

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20 Apr 42 g A.N. Talbot

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INTRODUCTION.

FRATERNAL insurance differs from all other classes of insurance, from the fact that the society is under the direct control of its membership. It is a representative government resting upon the shoulders of its members. Every important measure must be understood and approved by the majority. A fraternal society succeeds best where its membership understands its full workings; knows fully the system upon which it is founded; is fully acquainted with the details of its management; knows where every dollar goes; and is fully imbued with its early history, its progress, its mistakes, and its great achievements.

Not only is it necessary that the membership have a full knowledge of the society, but it is also necessary that all facts be so concisely collated and published that the world at large may readily understand the same. Fraternal insurance needs only to be known among men to be appreciated and endorsed; it is a new force in the world's affairs, and only just beginning to receive the consideration which its magnitude commands. The best way to reach the people is by a free use of "printer's ink." Every fact published in regard to fraternal insurance is a potent factor in its development.

This book is intended to be a statement of the general features of fraternal insurance, together with statistics

pertaining to the individual societies, and more particularly in regard to our own order, THE MODERN WOODMEN OF AMERICA. I hope that this book will be of benefit to the Deputies in the field, in providing them with the ammunition to be used in battling for the order. It is hoped that the officers of the Head and Local Camps, and those connected with the management, may find much valuable information in its perusal. Every Neighbor will be benefited by learning more about our great order. These pages may have some little effect in giving the public a better idea of fraternal insurance, and in drawing the different societies together in closer fraternal comity. All fraternal societies should be united in promoting the great work of protecting the homes of our land.

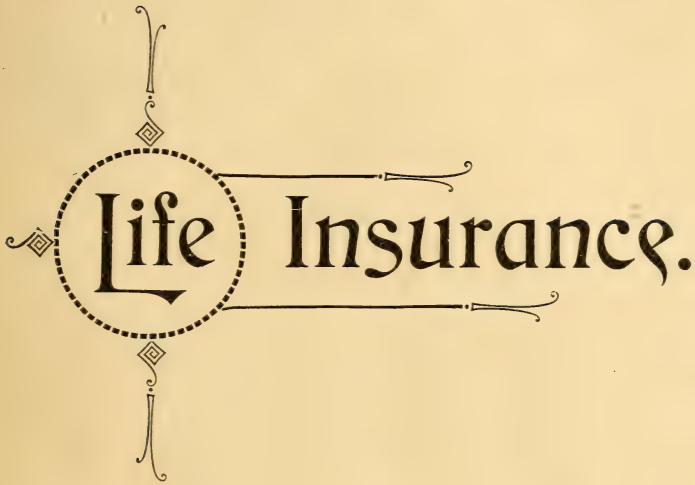
But little merit can attach to this book by reason of any original matter furnished by the author, but the good that it will do will come from collating and preserving some of the best thoughts heretofore published on the subjects herein treated. It is hoped that this book may be regarded as only a step in the right direction, and may have importance as being one of the early contributions to what in the future will become the ripe and abundant literature of one of the greatest classes of benevolent organizations known to mankind.

Fraternally submitted,

W. A. Northcott

Head Consul M. W. A.

GREENVILLE, ILL., October 1st, 1894.


Life Insurance.

Sermon by Rev. De Witt Talmage, Preached in the Brooklyn Tabernacle.

And let them gather all the food of those good years that come, and lay up corn under the hand of Pharoah, and let them keep food in the cities.

—GENESIS XLI., 35TH VERSE.

THESE WORDS were the words of Joseph, the president of the first life insurance company the world ever saw. Pharoah had a dream that distracted him. He thought he stood on the banks of the river Nile, and saw coming up out of the river seven fat, sleek, glossy cows, and they began to browse in the thick grass. Nothing frightful about that. But after them, coming up out of the same river, he saw seven cows that were gaunt and starved, and the worst-looking cows that had ever been seen in the land, and in the ferocity of hunger they devoured their seven predecessors. Pharoah, the king, sent for Joseph to decipher these midnight hieroglyphics. Joseph made short work of it, and intimated that the seven fat cows that came out of the river were seven years with plenty to eat; the seven emaciated cows that followed them were seven years with nothing to eat. "Now," said Joseph, "let us take one-fifth of the corn crop of the seven prosperous years and keep it as a provision for the seven years in which there shall be no corn crop."

The king took the counsel, and appointed Joseph, because of his integrity and public-spiritedness, as the

president of the undertaking. The farmers paid one-fifth of their income as a premium. In all the towns and cities there were branch-houses. This great Egyptian life insurance company had millions of dollars of assets. After a while the dark days came, and the whole nation would have starved if it had not been for the provision they had made for the future. But now these suffering families have nothing to do but go up and collect the amount of their life policies. The Bible puts it in one short phrase: "In all the land of Egypt there was bread." I say this was the FIRST LIFE INSURANCE COMPANY. It was divinely organized. It had in it all the advantages of the "whole life plan," of the "tontine plan," of the "endowment plan," and all the other good plans. We are told that Rev. Dr. Anhate, of Lincolnshire, England, originated the first life insurance company in 1688. No, it is as old as the corn-cribs of Egypt, and God himself was the author and originator. If that were not so I would not take your time and mine in a Sabbath discussion of this subject. I feel it is a theme vital, religious, and of infinite import — the morals of life and fire insurance. It seems to me that it is time for the pulpit to speak out.

But what does the Bible say in regard to this subject?

If the Bible favors the institution I will favor it; if the Bible denounces it I will denounce it. In addition to the forecast of Joseph in the text, I call your attention to Paul's comparison. Here is one man who, through neglect, fails to support his family while he lives or after he dies. Here is another man who abhors the scriptures and rejects God. Which of these men are the worst? Well, you say the latter. Paul says the former. Paul says the man who neglects to care for his household is more obnoxious than a man who rejects the scriptures. "He that provideth not for his own, and especially those of his own household, is worse than an infidel."

MAJOR CHARLES W. HAWES, Head Clerk Modern Woodmen of America, Fulton, Ill.

Life insurance companies help most of us to provide for our families after we are gone.

But if we have the money to pay the premiums and neglect it, we have no right to expect mercy at the hand of God in the judgment. We are worse than Tom Paine, worse than Voltaire, and worse than Shaftesbury. The Bible declares it: we are worse than an infidel. After the certificate of death has been made out, and the ninety days have passed, and the officer of a life insurance company comes into the bereft household and pays down the hard cash on an insurance policy, that officer of the company is performing a positively religious rite, according to the Apostle James, who says: "True religion and undefiled before God and the father is this: to visit the fatherless and the widow in their affliction," and so on.

When men think of their death they are apt to think of it only in connection with their spiritual welfare, and not of the devastation in the household which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and children after you go. You can go out of this world not leaving them a dollar and yet die happy if you could not provide for them. You can trust them in the hands of the God who owns all the harvests and the herds and the flocks; but if you could pay the premium on a policy and neglect them, *it is a mean thing for you to go up to heaven while they go to the poor-house.*

You, at death, move into a mansion, river front; and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at elbows and knees the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels in the organ loft, but *your death will be a swindle.*

You had the means to provide for the comfort of your household when you left it and you wickedly neglected it.

"Oh," says some one, "I have more faith than you: I believe when I go out of this world the Lord will take care of my family." Yes, he will provide for them. Go to Blackwell's Island; go through all the poor-houses of the country, and I will show you how often God provides for the neglected children of neglectful parents — that is, he provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private home, and through my own industry and paternal and conjugal faithfulness. "But," says some man, "I mean in the next ten or twenty years to make a great fortune, and so I shall leave my family, when I go out of this world, very comfortable."

How do you know you are going to live ten or twenty years? If we could look up the walk of the future we would see it crossed by pneumonias, and pleurisies, and consumptions, and colliding rail trains, and runaway horses, and breaking bridges, and funeral processions. Are you so certain that you are going to live ten or twenty years that you can warrant your household any comfort after you go away from them? Besides that, the vast majority of men die poor. *Two only out of a hundred succeed in business.*

Are you certain that you are going to be one of the two? There are men who die solvent who are insolvent before they get under the ground, or before their estate is settled. How soon the auctioneer's mallet can knock the life out of an estate! A man thinks the property worth $15,000. Under a forced sale it brings $7,000. The business man takes advantage of the crisis, and he compels the widow of his deceased partner to sell out to him at a ruinous price or lose all; or the administrator is ordered by the Surrogate to wind up the whole affair. The estate was supposed at the man's death to be worth

$20,000, but after the indebtedness has been met, and the bills of the doctor and the undertaker and the tombstone cutter have been paid, there is nothing left.

That means the children are to come home from school and go to work. That means the complete hardship of the wife — turned out with nothing but a needle to fight the great battle of the world. Tear down the lambrequins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand and trudge out into the desert of the world. A life insurance would have hindered all that.

The great indifference of many people to this important subject accounts for much of the crime and pauperism of this day.

Who are these children sweeping the crossings with broken brooms and begging of you a penny as you go by? Who are these lost souls gliding under the gaslights in thin shawls? Ah! they are the victims of want, and in many of the cases the forecast of parents and grandparents might have prevented it. God only knows how they struggled to do right. They prayed until the tears froze on their cheeks, they sewed on the sack until the breaking of the day, but they could not get enough money to pay the rent; they could not get enough money to decently clothe themselves, and one day in that wretched home the angel of purity and the angel of crime fought a great fight between the empty bread-tray and the fireless hearth, and the black-winged angel shrieked: "Ah! I have won the day."

Says some man: "I believe what you say — it is right and Christian, and I mean some time to attend to this matter." My friend, you are going to lose the comfort of your household in the same way the sinner loses heaven — by procrastination. I see all around me the destitute and suffering families of parents who meant some day to attend to this Christian duty. During the process of ad-

journment the man gets his feet wet, then comes a chill and a delirium, and the doleful shake of the doctor's head, and the obsequies. If there be anything more pitiable than a woman, delicately brought up, and on her marriage day, by an indulgent father, given to a man to whom she is the chief joy and pride of life until the moment of his death, and then that same woman going out with helpless children at her back to struggle for bread in a world where brawny muscle and rugged soul are necessary — I say if there be anything more pitiable than that, I don't know what it is ; and yet there are good women who are indifferent in regard to their husband's duty in this respect, and there are those positively hostile, as though a life insurance subjected a man to some fatality. There is in this city to-day a very poor woman keeping a small candy shop, who vehemently opposed the insurance of her husband's life, and when application had been made for a policy of $10,000 she frustrated it. She would never have a document in the house that implied it was possible for her husband ever to die. One day in the quick revolution of machinery his life was instantly dashed out. *What is the sequel?* She is with annoying tug making the half of a miserable living. Her two children have been taken away from her in order that they may be clothed and schooled, and her life is to be a prolonged hardship. Oh, man! before forty-eight hours have passed away appear at the desk of one of our great life insurance companies, have the stethoscope of the physcian put to your heart and lungs, and by the seal of some honest company decree that your children shall not be subjected to the humiliation of financial struggle in the dark days of your demise.

What Eminent Men Say of Life Benefits.

Hon. Hugh McCullough: "I regret that I did not take out a policy when I was younger."

Representative Randall: "I think enough of life insurance to have my own life protected for the benefit of my family for a considerable amount."

Hon. William Springer, Illinois: "I am a believer in life insurance, and have carried a policy for the past nineteen years."

Henry Clews, Banker and Broker, New York: "It is not only a financial provision, but it insures a man a longer lease of life. He is relieved from anxiety. Business worry and anxiety kill many men. They are what kill most New Yorkers."

Bishop Huntington, of Syracuse: "I need to say nothing more than that my life has been insured for many years past, with two policies."

Cyrus W. Field, of New York, carried $250,000 life insurance, and regarded the fact as the strongest opinion he could offer in favor of the system.

T. DeWitt Talmage: "I more and more believe in life insurance. I carry about $60,000 on my life. As soon as I married I felt it a religious duty, through life insurance, to protect my home in case of decease."

Senator Frye, of Maine: "I carry on my life, I think, $12,000, and should carry more if I could afford the expense."

W. H. Bulkley, of Hartford: "In my opinion life insurance is the most beneficent scheme now in vogue among men."

Benjamin Franklin: "A policy of life insurance is the cheapest and safest mode of providing for one's family."

Dr. George C. Lorimer, Pastor Immanuel Baptist Church, Chicago: "It would be of no advantage to any-

one to know how much insurance I carry. It is enough to say that I carry as much as I can afford to pay on, and would recommend my fellow-citizens, especially preachers, to follow this example."

Bishop Brewer, of Montana: "I have $1,000 on my life only. I wish it were ten times that amount."

Life Insurance and Religion.

Good people sometimes get very curious vagaries. A few days ago a man and his wife who had become converted under the preaching of Sam Jones and Sam Small came into a well known life insurance office to surrender a policy that the man had taken out. The reason, as given, was that they had become Christians and determined to trust God's providence, and that they were convinced that life insurance was not compatible with that trust. We honor that man and his wife for living up to principle when it involved sacrifice, but at the same time they were very much mistaken. Instead of regarding life insurance as an interference with providence, they ought to have regarded it as an instrument for good, founded on principles acknowledged to be Christian, and perfectly fitted to be an instrument in the hands of Providence. Let us examine this matter as carefully as we can from the religious standpoint.

First. Life insurance was originated by a clergyman for purely benevolent purposes.

Second. The persons most frequently benefited are the widow and orphan — classes whom the Bible declares to be objects of God's special care — in fact He is called the God of the orphan and the widow.

Third. Life insurance is founded upon the idea of present sacrifice and self-denial in order to procure future benefits — a Christian idea, and a prominent one.

Fourth. It teaches and aids men to regard and prepare for the uncertainty of life — a Christian duty, taught on higher grounds by the clergyman, but just as faithfully by the insurance agent.

Fifth. Life insurance originated and is used exclusively among civilized nations, and is not fitted for the barbarian or semi-barbarian. Even the border life of our own country is found to be a less favorable field for it, and no one would expect the "unspeakable Turk" to insure his life for the benefit of his numerous family.

Sixth. Christianity makes much of home and invests all its ties with a peculiar sacredness. In the home life is to be found the sweetest happiness of earth, and in it the coming man secures that training and nurture which we are taught is the holiest duty of Christian parents. Life insurance does not interfere with any tie or duty of home, but it seeks and tends to perpetuate them; to prevent their being broken up; to provide for a continuance of that training and nurture even when the bread-winner of the family is no more.

Seventh. The legislatures of nearly all our states have endorsed life insurance as in accord with the highest principles of civilization and beneficence; have protected investments in it by many special laws, introduced as safeguards, and to secure the benefits to the parties for whom they were originally intended.

Let us sum this up. Life insurance is the creation of Christian men, prompted by high Christian principles to carry out the same ideas that are exemplified in building orphan asylums and widows' homes, and in many respects in a better way, since it tends to insure the continuance of the home; it teaches men Christian virtues, and it aims chiefly to benefit the very class that the Bible

declares to be the special objects of God's care ; it is protected by the legislature of Christian states, generally used by the better elements in every community, and entirely disregarded by the evil elements, the rowdy, the vicious and depraved.

If, as this man and his wife assert, God undertakes to provide for all the needs of his servants, then here is an instrument that is fitted for that very purpose, which is singularly free from any antagonism to Christian men or Christian work.

Providence stirred the heart of that English clergyman who originated life insurance to do a greater work than he knew in devising an effective means for future relief of suffering Christians and God's poor, left destitute of their natural protectors.

Providence seems to have directed Christian minds to the perfection of the system, as a means for such relief, until it has become wonderfully effective.

Providence undoubtedly has used, and will continue to use, it as a means by which to provide for Christian widows and orphans. If so, this good man has made a serious mistake and is discarding one of the very means provided by Providence for the help of his own household.

And so it may happen, now, as of old, that the men who wage war upon this institution prevail nothing, because they are fighting not only against man but against the Providence of God.— *Investigator.*

Notes to be Remembered.

A life policy is a sure indication of prudence and thrift.

Many a man has saved his property to his family by life insurance.

Life insurance has the great advantage of providing money for immediate use to support a family or cancel liabilities.

Life insurance is the cheapest and safest way of providing for a family, and if a man has no other means to depend upon, it is a matter of moral and religious obligation.

The duty of life insurance is recognized in the fact that little sympathy is shown by the world for the widow and orphans of the man who has neglected to provide for the contingency of death.

How many men, supposed to be doing a prosperous business, die suddenly ? Their affairs are found mixed up, heavy debts have been contracted, greedy creditors step in, and all go to satisfy their claims. The family is scattered. They might have been provided for by life insurance ; but the wife opposed — she did not consider it a paying investment. The property already accumulated was enough. Too late the truth dawned upon her. She has no one but herself to blame, and in this knowledge there is the keenest agony.

In this age of enlightenment there are few women who turn pale at the breaking of a mirror, or have a presentiment of evil when a dog howls beneath their window, and yet there are many who cherish as foolish superstitions. They are afraid to have their husbands insure — it seems so much like inviting death. The mere matter of making provision for one's family does not hasten the event, which, sooner or later, comes to all men. The time and place for the husband's death is appointed ; by setting his house in order, and so regulating his affairs that the sweet peace may not be broken, he does not change the infinite laws or hasten the time one jot.

The following is one of the well authenticated tables in use among London assurance companies, showing the average length of life at various ages. This table is the

result of careful calculation, and seldom proves misleading. Of course sudden and premature deaths, as well as lives unusually extended, occasionally occur ; but this is a table of the average expectancy of life of an ordinary man or woman :

Age.	More years to live.	Age.	More years to live.
1	39	50	21
10	51	60	14
20	41	70	9
30	34	80	4
40	28		

Men Who Have Their Lives Insured for Large Amounts.

From the New York Sun.

Few people have any idea of the enormous amount of money that is nowadays paid into insurance companies merely for investment purposes. The great life insurance companies to-day have become more than life insurance companies ; they are great institutions into which money can be placed and by a judicious investment by officers and men who devote their lives to that kind of work it often doubles in the ten or twenty years that the investor pays in.

Life insurance nowadays is patronized by the wealthiest men of the country, and patronized to an extent that seems almost incredible. There is one man, John Wanamaker, who carries $1,505,000 on his life, and he pays in premiums every year more than $50,000. Nearly all of his insurance is of the character that will enable him to draw the full amount of his insurance in his lifetime.

Of the prominent men of New York City who are extensive patrons of life insurance, Mr. Chauncey M. Depew is the largest. He is insured in many companies,

and carries a total insurance of about $500,000. On some of it he pays as low as $40 a thousand a year, but on others he pays as high as $60 a thousand. His life insurance annually costs him more than the average bank president gets in salary. The Lorillards, Pierre, his two sons and his two daughters, carry, all told, about $710,000 insurance on their lives. The sons and daughters are insured for $100,000 each, while Mr. Lorillard himself carries $310,000 insurance. Theodore A. Havemeyer and four members of his family carry an amount aggregating more than $500,000.

The individual carrying on his own life the amount next to that carried by Mr. Depew is Mr. James R. Pitcher. Mr. Pitcher's insurance aggregates $465,000, and if he lives and pays premiums at the rate that he is paying them now for the full term of his insurance, he will be able to draw in the neighborhood of $500,000. George K. Henderson, another wealthy citizen, has his life insured for $410,000, and his, too, is most of it on the endowment plan, and he doesn't have to die to win. Of the men who carry more than $300,000 on their lives, the most prominent in New York is Mr. J. A. Bostwick. His insurance foots up $335,000.

The list of people who carry between $200,000 and $300,000 insurance in New York City is very large. Among the most prominent names are those of Mr. T. B. Armstrong, whose insurance is $232,000; Mr. Alexander Barrett, who carries $200,000; Mr. William P. Clyde, the steamship man, who carries $200,000; Isidor Cohnfeld, $290,000; John L. Cunningham, $220,000; Anderson Fowler, $200,000; Edward A. McAlpine, the tobacco man, $200,000; William Fellows Morgan, $200,000; I. B. Newcome, $250,000; J. C. Osgood, $260,000; F. E. Roberts, $200,000; C. H. Venner, $250,000

Of the men who carry lesser amounts than these, whose names are, some of them, much better known, there is

Supreme Court Justice Morgan J. O'Brien, who is insured for $50,000; ex-Secretary Charles S. Fairchild, who is insured for $100,000; Mr. J. W. Alexander, the vice-president of the Equitable, who carries $140,000 on his life, and William J. Arkell, the publisher of *Judge*, insured for over $50,000. Samuel Borrowe, who is also connected with the Equitable Insurance Company, has insurance amounting to $173,370. James B. Colgate is insured for $106,000. Judge Dittenhoefer is insured for over $100,000, and Henry E. Dixey, the actor, carries something more than $50,000. Mr. A. Dolge, of Dolgeville, who insists on insuring the lives of all of his employes, has on his own life $160,000, and on the lives of his employes about $163,000.

E. M. Field, the one who failed some years ago, and is supposed to be penniless, pays premiums on insurance that at the end of twenty years from the time he began paying may net him $150,000. Duncan R. Harris has insurance to the amount of $100,000; F. C. and H. B. Hollands, bankers, have together about $200,000 insurance; J. H. Haverly has $120,000; John W. Lovell, the publisher, has $160,000; Dr. Charles McBurney, the surgeon, is almost as well insured.

Of the presidents of the three biggest life insurance companies in this city, John A. McCall, of the New York, carries the heaviest insurance on his life; it aggregates $170,000. Henry B. Hyde, of the Equitable, is not far behind him; he has $165,000 on his life. Richard A. McCurdy, of the Mutual, is insured for $106,000.

Ex-Secretary William C. Whitney has always been a prominent patron of life insurance, and at present carries something more than $100,000. Mr. S. V. White is another who has been interested in life insurance from the beginning, and his policies now amount to about $175,000. Spencer and Wayland Trask, brokers, carry between them about $140,000.

While Mr. Depew devotes so much of his money to paying premiums on life insurance, the Vanderbilts, with whom he is more closely associated than anybody else, haven't yet taken to that kind of investment to any great extent. So far as could be learned from the various companies, the total insurance of all the members of the Vanderbilt family amounts to a little over $100,000.

In Brooklyn the man who is most heavily insured is Mr. P. B. Armstrong, who carries at the present time about $225,000. Edward B. Bartlett, who died recently and left his business in such a bad condition, was insured for more than $150,000. The Rev. T. De Witt Talmage, who has learned the value of insurance through his various experiences with fire, has his life insured for more than $60,000. This is exclusive of the amount that Russell Sage carries on Talmage's life to insure the payment of a loan which he made on the Tabernacle, burned recently. Another prominent Brooklynite who carries a large insurance is Frederick Loeser.

William Barnes, Jr., the young man not afraid of his shadow, has his life insured for more than $100,000, and therefore has no reason to be afraid of his shadow. Gorton W. Allen, who was the New York State Commissioner at the World's Fair, and who lives at Auburn, carries $150,000 insurance. Franklin D. Locke, the anti-snap leader of Western New York, also indulges in $100,000 insurance. Matt Arnot, the Elmira millionaire, who is said to be one of the most liberal campaign contributors in the whole state, or the whole United States, for that matter, has a $100,000 policy.

One hundred thousand dollars, by the way, is the largest amount that any insurance company in the east will carry on the life of one man, and those who are insured for amounts greater than this have their insurance in several companies.

Smith M. Weed, the Plattsburg statesman, patronizes the insurance companies to the extent of $200,000. A. G. Yates, the wealthy lumber dealer of Rochester, and the warm friend of Mr. H. H. Warner, of that town, has his life insured for $243,000, following the advice of Mr. Warner, who is himself insured for $200,000. Herbert C. Pell, of Tuxedo, carries $212,000 on his life. Edward Lauterbach, of the firm of Hoadley, Lauterbach & Johnson, is insured for about $125,000.

It is not only in the east that men of great wealth have resorted to this means to invest their money and get thereby a larger rate of interest than can be had in most ordinary investments. From Maine to California and from Canada to Florida there is hardly a city of any importance whatever that does not contain at least one very large patronizer of life insurance, and the number who carry amounts varying from $50,000 to $100,000 is pretty large. In California there are upward of twenty men who carry as much as $100,000 on their lives, besides several women. Among the most prominent men there who are insured are Stephen White, M. J. D. Young, William H. Crocker, Colonel C. F. Crocker, and Timothy Hopkins. The Chamberlins, of Denver, have put away in life insurance something like $400,000. Senator Wolcott, of Colorado, protects himself with more than $150,000.

There are several United States Senators who carry a very large insurance on their lives. Most prominent among them is John R. McPherson, who doesn't invest all his money in sugar stock. He carries an even $300,000. His friend, Franz O. Matthieson, who was the proprietor of Matthieson & Weicher's sugar refinery before that refinery went into the sugar trust, and who is now one of the prominent men in the sugar trust, is insured for about $385,000. United States Senator Calvin S. Brice carries a total of about $250,000, but his insurance is mostly all the old style or straight life insurance.

Senator Eustis, who is now an ambassador, has $100,000 insurance. Of other men who live in Washington, although it is not their home, and who carry large insurance, there are Samuel M. Bryan, $205,000, and T. E. Wagerman, $250,000. United States Senator John Sherman carries about $300,000 insurance on his life. Unlike Mr. Brice, Mr. Sherman invested in endowment insurance.

Chicago doesn't contain so many men who invest their money in life insurance as New York. The man who carries the largest insurance out there is M. T. Green, who is insured for $362,000. Only one of the Armours is insured, and he carries only $100,000. J. Q. Adams is insured for $218,000. N. K. Fairbank, the lard man, carries $100,000 on his life. Mr. Higginbotham, who had the World's Fair on his shoulders, has $200,000, and James L. Houghteling, his friend, carries $155,000. George M. Pullman, the palace-car man, wealthy as he is, only carries $100,000.

Neither Grover Cleveland nor Benjamin Harrison has his life insured for any large amount. Each carries small policies, but Baby McKee's father has protected himself for the benefit of the baby with a $75,000 policy.

Indiana, like Illinois, hasn't proven itself to be a tremendous patron of life insurance, although the number of small policy-holders is very large. The Studebakers, of South Bend, carry the largest amount of insurance. They aggregate about $450,000.

Colonel James E. Pepper, of Lexington, Ky., who is interested in the Breckinridge fight, has his life insured for $125,000, and from all the stories that have been coming from Kentucky recently, it would appear that it is a mighty good precaution for Mr. Pepper. It is said that since Colonel Breckinridge announced his intention of running again for Congress there have been a very large number of applications for life insurance in large

amounts in Kentucky, and if things go on as they are going now, it looks as if some of the companies might be hit hard before the campaign is over. Life insurance companies have to pay when you get shot just the same as if you die a natural death.

The Howards, of New Orleans, carry between them about $400,000 insurance on their lives. They are among the largest policy-holders in the south. The largest single policy-holder in the south is J. S. Carr, of Durham, N. C., who carries $545,500 on his life. He carries on the lives of members of his family about $200,000 more. Ex-Governor Holt, of North Carolina, carries only $57,452 on his life, but he carries upward of $500,000 on the lives of members of his family, and Lawrence S. Holt, a relative of his, who resides in Burlington, is insured for $172,000. Baltimore's heaviest patron of life insurance is Bernard M. Baker, who carries nearly half a million of dollars.

Boston has always been a good patron of life insurance. The man who carries the heaviest insurance there is Mr. J. R. Whipple, who pays premiums on more than $600,000 on his own life. There are two men who are insured for more than $500,000 — Mr. E. H. Abbott and Mr. George Samuel C. Lawrence. More than a dozen men are insured each for more than $200,000. Among them are C. H. Taylor, Charles C. Pulsifer, Albert A. Pope, and R. G. Chase. George D. Robinson, once governor of the state, but better known as the lawyer who defended Miss Lizzie Borden so ably and secured her acquittal, has his life insured for $50,000. One of the Borden family also has her life insured for $50,000. The patent medicine business enables C. I. Hood, of Lowell, to carry $285,000 insurance.

General Russell A. Alger, who had such a bad attack of the presidential bee in 1892, carries now $148,000 on his life. He took most of it out when he got back from

BOARD OF DIRECTORS M. W. A., 1890–95.

C. T. HEYDECKER,
Waukegan, Ill.

GEN. J. N. REECE,
Springfield, Ill.

J. W. WHITE,
Rock Falls, Ill.

A. R. TALBOT,
Lincoln, Nebraska.

J. G. JOHNSON,
Peabody, Kas.

the war and went into politics, and he pays premiums on the greater part of it at a rate of about $50 on each thousand. Mayor Pingree, who also lives in Detroit, has his life insured for $140,000, and Frank C. Pingree, one of his relatives, carries $72,000 insurance. These are the most prominent of the one hundred and odd names from Michigan cities.

The best patron of life insurance in Minnesota is John McKinley, of Duluth. He pays on $300,000 worth of policies. Ex-Governor John S. Pillsbury, of Minneapolis, carries $150,000, and his brother Charles $100,000. W. C. Washburn, who is another flour man, has his life insured for $125,000. Governor Merriman, interested in the same business, but living in St. Paul, carries $102,000. J. J. Hill, the railroad king of the northwest, is insured for $100,000.

The best patron of life insurance in Kansas City is Willard E. Pinner; his life is insured for $373,000. In St. Louis John W. Kaufman has $325,000 insurance. John M. Thurston, who hails from Omaha, and who was prominent in the Hawaiian troubles, was wise enough before he went to Hawaii to take out a policy of $100,000 on his life in favor of his wife.

Thomas A. Edison, the inventor, has his life insured for $130,000. Frank A. McGowan, who was the mayor of Trenton, N. J., and who is a considerable power in politics there to-day, has $250,000 on his life. Chris. Magee, the thorn in the side of United States Senator Quay, spends a great deal of the profits of his business in life insurance. At last accounts his policies footed up $375,000.

During the Homestead strikes, when Bergman, the anarchist, shot H. C. Frick, of the Carnegie company, the life insurance companies stood to lose $310,000 in a lump, but Mr. Frick got well. Notwithstanding his narrow escape, he has not endeavored to increase his insur-

ance at all. The recent strikes and the riots and violence practiced in Pennsylvania have made some companies rather chary about the character of the risks that they are taking out there. Mine owners and iron-mill owners are not considered the very best risks. Of the iron men who are already insured in Pittsburg, W. G. Friday carries $300,000. Henry Phipps, of the Carnegie company, has $113,000. Senator Don Cameron, of Pennsylvania, carries $200,000 insurance on his life, and E. P. Wilber, president of the Lehigh Valley Railroad company, who lives in Bethlehem, has just half that amount.

General E. Bird Grubb, who says he lives in Jersey when he wants to run for governor of that state, and in Philadelphia when he isn't looking for political favors over there, has an insurance of $100,000 on his life. George Boldt, who is now running the Waldorf Hotel in New York City, but used to be a great Philadelphia man, has $232,000 worth of policies. The family that carries the largest insurance in Pennsylvania is the Disston family. There are five members of it insured, and their insurance aggregates $1,510,000. Two of them carry $600,000 each. This aggregate is larger than the amount on the life of John Wanamaker, but, including the other two Wanamakers in Philadelphia, Mr. Wanamaker's insurance would foot up to $1,750,000.

John Hauck, of Cincinnati, has $250,000 on his life. M. E. Ingalls, of the same city, has $285,000, and the Stix family — Henry, Joseph, Nathan, and William combined — have $350,000.

The Wick family, in Youngstown, Ohio, carry a total of $435,000, nearly all of which is investment insurance. George A. Dohman, who belongs to more societies than any man in Pennsylvania, has, besides his various society insurances, $89,000 in life insurance. That is the largest amount carried by any man in Wilkesbarre. In Spring Forge, Penn., P. H. Glatfelter has $453,000, and W. H.

Glatfelter $220,000. They are among the best patrons in that part of the state.

Governor Ladd, of Rhode Island, had his life insured for $195,000. United States Senator Camden, of Parkersburg, W. Va., carries $75,000 on his life. Milwaukee has two $500,000 men, E. H. Abbott and James L. Gates.

To-day there are in the United States 7,419,856 persons holding life insurance policies. If they all died to-morrow the companies would have to pay $5,280,585,718. But 5,679,328 of these persons are insured in industrial companies. If the rest, 1,740,528, only should die, the companies would have to pay $4,624,838,670.

Comparative Cost of Management.

The most interesting statistics to the life insurance agent is undoubtedly the expense ratio of the various companies operating in the field.

While the expense charge of a level premium policy is an unknown quantity, the expense element of a flexible premium company is always limited in the policy contract, but this limit varies so much with the different companies, and often deviates to such an extent from the actual amount used for management, that it would be an injustice to consider the limit as the amount actually expended for management, for which reason the following table of cost and management to each one thousand dollars of insurance in force of the companies mentioned is given, with a comparison to the cost for management on each one thousand in the leading level premium companies :

FLEXIBLE PREMIUM COMPANIES.	Cost per $1,000 for Expenses.
Northwestern Masonic Aid Association	$ 2 00
Maine Benefit Association	2 35
Provincial Provident Institution	3 60
Covenant Mutual Benefit Association	3 65
Chicago Guaranty Fund Life Society	3 85
Hartford Life and Annuity Insurance Company	3 85
Franklin Life Association	4 25
Bay State Beneficiary Association	4 35
Massachusetts Benefit Association	4 55
Mutual Reserve Fund Life Association	4 60
Northwestern Life Association	5 00
Des Moines Life Association	5 05
*Provident Savings Life Assurance Society	5 50
*National Life Association	5 60
United Life Insurance Association	6 15
*Security Mutual Life Association	6 40
*National Life Maturity Insurance Company	6 70
*Fidelity Mutual Life Association	7 00
†Industrial Benefit Association	8 55
‡Connecticut Indemnity Association	9 50
LEVEL PREMIUM COMPANIES.	
Canada Life Assurance Company	5 55
Connecticut Mutual Life Insurance Company	6 95
Mutual Benefit Life Insurance Company	7 10
Northwestern Mutual Life Insurance Company	8 20
Ætna Life Insurance Company	8 25
Traveler's Life Insurance Company	8 25
Equitable Life Assurance Society	8 95
Penn Mutual Life Insurance Company	9 90
Mutual Life Insurance Company	9 95
Germania Life Insurance Company	10 25
Manhattan Life Insurance Company	11 00
New York Life Insurance Company	11 10
Home Life Insurance Company	11 90
Union Central Life Insurance Company	11 90
Union Mutual Life Insurance Company	12 15
Michigan Mutual Life Insurance Company	12 55
Phœnix Mutual Life Insurance Company	13 60
†John Hancock Mutual Life Insurance Company	16 85
†Prudential Insurance Company	17 50
†Metropolitan Life Insurance Company	17 90

*Does an investment insurance business in addition to straight life.

†Industrial business. ‡Investment and industrial business.

Death Rate of Nations.

The following table shows the annual rate of mortality per 1,000 in Great Britain, England, and France, including the deaths of soldiers at home and abroad. — *Insurance Cyclopædia*, Vol. V., p. 542 :

YEARS.	GREAT BRITAIN.	ENGLAND AND WALES.	FRANCE.
1857	21.7	21.8	23.8
1858	23.0	23.2	24.1
1859	22.2	22.4	27.0
1860	21.4	21.3	21.4
1861	21.5	21.6	23.2
1862	21.5	21.5	21.7
1863	23.0	23.0	22.5
1864	23.8	23.8	22.8
1865	23.3	23.4	24.3
1866	23.5	23.6	23.3
1867	22.0	22.0	22.7
1868	22.1	22.2	24.0
1869	22.8	22 6	23.5
1870	22.8	22.9	28.3
1871	22.6	22.6	...
Grand Average..	22.4	22.5	23.7
*Less 40 %.....	**13.5**	**13.5**	**14.2**

* Fully 40 per cent of all who are born die before they are 25 years of age.

Insured for $250,000 and Over.

C. H. Venner, New York City	$250,000
J. B. Newcombe, New York City	250,000
Thomas Y. England, Philadelphia, Penn.	250,000
G. G. Green, Philadelphia, Penn.	250,000
Dr. William Pepper, Philadelphia, Penn.	250,000
J. V. Farwell, Chicago, Ill	250,000
W. T. Green, Chicago, Ill	250,000
Keith Edison, Chicago, Ill	260,000
J. C. Osgood, New York City	260,000

Franz Matthiessn, New York City	270,000
D. K. Mills, Philadelphia, Penn	270,000
Isidor Confield, New York City	290,000
E. M. Hukell, Pittsburg, Penn	300,000
H. H. Warner, Rochester, N. Y.	300,000
C. H. Call, Marquette, Mich	300,000
J. L. Gates, Milwaukee, Wis	300,000
Marshall A. Phillips, Philadelphia, Penn	300,000
R. G. Peters, Eastlake, Mich	301,315
J. S. Carr, Durham, N. C.	310,000
P. Lorillard, New York City	310,000
H. R. Shoch, Philadelphia, Penn	319,000
J. A. Bostwick, New York City	335,000
James R. Pitcher, New York City	350,000
Willard E. Winner, Kansas City, Mo	373,000
Mrs. George Hearst, San Francisco, Cal	400,000
C. A. Coffin, Boston, Mass	400,000
Dr. R. C. Flower, Boston, Mass	400,000
George K. Anderson, New York City	410,000
P. H. Glatfelter, Spring Forge, Penn	465,000
Chauncey M. Depew, New York City	500,000
Theo. A. Havemeyer, New York City	500,000
E. H. Abbott, Boston, Mass	500,000
J. R. Whipple, Boston, Mass	500,000
Edwin Kuth, Chicago, Ill	500,000
George Gooderham, Toronto, Ont	500,000
W. W. Gibbs, Philadelphia, Penn	500,000
J. B. Stetson, Philadelphia, Penn	515,000
Hon. John Wanamaker, Philadelphia, Penn	1,500 000

Fraternal Life Insurance.

D. C. ZINK, Head Banker.

The Philosophy of It.

HUMAN experience in all times and places has demonstrated the fact that he who attempts to disturb the fixed habits and common belief of a people by introducing new ideas or changes challenges opposition and persecution harmonizing with the magnitude of the innovation in question. This fact is the result of an innate propensity in man, an intolerance of change, which impels him to punish the innovator whose ideas clash with his repose or self-interest. And what is true of man is equally true of society. Whether this spirit of conservatism, or rather inertia, tends to the good or ill of mankind we will not discuss. It is enough to know that this intolerance of change, or propensity to resent change, exists, and that it is common to all peoples, to all times, and under all systems of religion, philosophy, and government.

The foregoing observations lead up to the so-called persecution now waged against that form of co-operation represented by the system of fraternal insurance. Evolved, as it was, out of the exigencies of the times, to meet a condition of things hitherto unprovided for, the progress of this system has been one of evolution. Evolution, as the reader well knows, does not involve revolution. It goes straight ahead. Its sign is supposed to be a straight line, not a circle. It is a creation to meet conditions and questions relating to the economic structure of society as embodied in its concrete entity.

It, therefore, is an innovation, and, as such, is destined to pass through the crucial test of intolerance born of ignorance, misrepresentation as set forth by unscrupulous representatives within, and interested traducers without, its folds, the natural mutability of all institutions of human creation, and the damnable opposition of sinecures who regard everything as a hollow pretense which does not pay tribute to their treasuries. We therefore submit a few instances by way of analogy, and believe that the thoughtful reader will not only be able to discern the true inwardness of the present agitation against a comparatively new system, but will be able to arrive at a correct conclusion as well.

Life insurance in its incipient stages was greeted with ridicule and opposition of the most positive character. Evolved in 1671, it was at the outstart the subject of much controversy. Laws inhibiting its operation were passed, and it was declared unlawful in France "to lay a wager on the life of the Pope, Emperor, King, dukes, princes, bishops, lords, or persons." The general belief was that life insurance was "nothing more than a wicked game of chance, with individuals as the stakes." How is it to-day? Life insurance is the greatest financial system of the world. It outvies banks and governments. Hundreds of millions of dollars are held by individual corporations. It is now regarded as an indication of prudence for a man to carry a reasonable amount of insurance. The "wicked game of chance" of yesterday has become the necessity of to-day. It furnishes the sinews of war to governments, corporations, and trusts. It is courted on all sides, and it is yet in its early stages.

But, the reader may say, if the above is a true *resume* of facts, wherein lies the necessity of concerted co-operative action? We will explain. These institutions have diverged from the paths in which they originally started. The "wicked game of chance," whose beneficent features

are recognized by all, has been relegated to the background. The banking and investment features have been so interwoven with it that one is in a maze of doubt and bewilderment when he endeavors to fathom its intricacies. Monopolies and trusts have fastened their poisonous fangs upon its exponents so that now they are pliant tools to do their bidding. This is why the rank and file of humanity is subverting its interests when it contributes to the coffers of these institutions.

Reference to official reports shows that two companies alone — the Mutual Life and the New York Life — represent nearly $100,000,000 in railroad securities. The Equitable Life swells this with $40,000,000 more of like securities. What is the lesson of this? These vast trusts were organized without a dollar of capital; there never was a dollar of personal responsibility, and there is not a dollar of responsibility connected with them today. They were organized wholly and solely in the interests of philanthropy — to protect the home and loved ones. And yet — mark this statement — these institutions have so manipulated matters through legislatures and otherwise that they practically own and control these vast accumulations. The policy-holders have no rights which they are bound to respect.

The above are the conditions which called forth the present system, which has been aptly termed fraternalism. Coming, as it does, to correct the abuses which have perverted the true purposes of the system just described, is it to be wondered at that it should incur its deadly hatred and its uncompromising hostility? We hardly believe so. The system of fraternal insurance is, according to the unchanging logic of events, destined to pass through trials similar to those which beset savings banks and life insurance. That the test will not be so bitter or malevolent will, we believe, be conceded by those who consider the fact that the innovation is not so

radical as were these at the time they were introduced. At the same time, though, there will be a struggle to create proper legal environments which will protect the worthy from the unworthy, as well as the entire system, from its enemies. What we now need most is honesty of purpose and action, an intelligent administration of the principles underlying the system, a true statement of its plans and purposes among the general public, a zealous supervision of its rights, and a determined front against abuses which are liable to creep into it. With these purposes kept steadily in view, both by officers and members, the cause is impervious, and will withstand tenfold more opposition than has thus far been hurled against it.

Immediately after the war the savings bank became the symbol of neutral territory — a place where capital might meet labor, that both might profit through the mutuality of interests. The wise and reasonable prudence and the consistent economy, which will go far toward solving many of the economic questions of the present day, were a text twenty-five years ago. They became the title of many a beautiful story, and furnished the foundations for many a fairy castle in Spain from the end of the war until 1877. Nearly everybody had some interest in a savings bank in those days. Looking backward now, it would seem that the country was divided into two classes — those who conducted savings banks and those who put their money into them. Children saved their pennies, servant girls hoarded their dimes, clerks and mechanics came with their weekly or monthly stipends, and the "pick and shovel brigade" of laborers, as they were called, made continual processions to the doors of these savings banks. What was the result? Disreputable and irresponsible men "stole the livery of heaven," speaking metaphorically, to attain their personal ends. Chaos ensued, and it was next to an impossibility to separate the worthy from the unworthy.

Monopoly saw the germs of a dangerous rival looming up in the indistinct outlines of warring masses. The clamor was heard in the halls of legislation. Doubtful at first, it swayed in the balance, and faint-hearted exponents were fearful as to the final outcome. The laws were revised. These institutions were required to show a certificate of character as essential to the continuance of their existence. The unworthy dropped out, or were forced out, as is now the case with fraternal insurance. Those properly constructed and manned had fostering laws placed around them. They lived down the stigma attached to their systems by charlatans and adventurers, and to-day they stand forth in bold relief as not only among the safest fiduciary institutions of the land, but as representatives of hundreds of millions of dollars held in trust. Is not this an illustration of the imperishability of a principle founded upon the bed-rock of common sense and nurtured by laws of a supervising character — laws whose province it is to protect rather than to crush? We certainly believe so. The savings banks have survived an onslaught far more powerful and vindictive than that which has been waged thus far against fraternal insurance. And shall we, in the light of this experience, supinely throw up our hands? Perish the thought!

And why should it not? Are not its purposes ennobling, elevating, and practical? Is it not a practical form of beneficence which embodies in its context the payment of stipulated sums in case of sickness or death? Is there anything immoral or dangerous in this? Does it not afford a competency during life and a benefit in after years when, perchance, sickness, disappointment, or old age may have incapacitated one for battling against an adverse fate? It is philanthropy exemplified in its truest and broadest sense. It is an enemy to poverty and crime. It encourages frugality and steadfastness of

purpose, and promotes the well-being of all who identify themselves with it and live up to its teachings.

These are the cardinal points of the system now undergoing a process of renovation. That it will live and spread out its protecting environs as people understand it better should not be doubted for a moment. It, like truth, is imperishable, and it will be in the floodtide of its prosperity when its traducers shall have passed into the oblivion they so richly merit.— *Fraternal Monitor.*

Life Insurance.

Life insurance is as old as Roman history. Its first phase was the payment in Utopian days of a single sum for a fixed and limited benefit, such as a sea voyage or other temporary enterprises, much after the manner of marine insurance. A century and a half ago, England adopted whole life insurance upon level annual payments. This shortly became popular in Europe, and later met with wonderful success in this country. But American sagacity was not satisfied. The level premium system companies had abused the trusts committed to their care. Enormous sums accumulated in their coffers, as against the future when the premiums to be paid should fall below the costs of the risks which they had stipulated to carry, were squandered upon illegitimate enterprises until the panic of 1873 in America disclosed the incapacity of many to fulfill their contracts, and ushered in a carnival of receiverships. Men of intelligence began to examine into the credentials of old-line life insurance. They found there was no provision in their calculations for replacing sums lost through the many loopholes of bad investment; that the laws were ineffectual to prevent

chicanery on the part of the management; that they ran great risks in having to guarantee the rates of interest and mortality for years to come. They found the officers extravagantly housed in sumptuous apartments, drawing fat salaries, limited only by their own notions of the value of their services. They also found, when the necessity of insurance had ceased, that they would only receive a small fraction of their overpayments, and that promises of dividends were a snare and a delusion.

Such a state of things could not continue. Something must be instituted which would do away with such glaring defects. American ingenuity was equal to the emergency, and the natural premium or assessment insurance came to the surface in a number of different forms. It is quite true that its originators were for the most part men lacking in life insurance education and training. The old-line companies were able and willing to deride it for its weakness, and avail themselves of every opportunity to denounce the new scheme. But it contained the germ of something grand; success was but a matter of time. Thanks to the very criticisms of our opponents, we began to see our mistakes and to remedy them; until the public, with that keen foresight which characterizes our American people, recognized the value of the assessment or natural-premium system of life insurance, and straightway enrolled themselves under our banners until we soon had upon our books a membership greater than the old-liners had accumulated in a half a century.—*E. B. Harper before Mutual Life Underwriters.*

Who is Benefited by the Fraternities?

The husband is interested and benefited by the assurance of assistance in the hour of sickness and need. The

wife is benefited in the hour of distress; she is not a burden to her husband; the son and daughter also feel their independence.

The wife is interested in having her husband join a benevolent order. The wife of to-day is the widow of to-morrow. The wife should provide for the widow. The neglected wife becomes the penniless widow. Therefore, it is the duty of every wife to give her personal attention to securing her husband's admission into a benevolent order. In addition, it associates him with those who would aid him in sickness and befriend him should misfortune overtake him. The wife and family are not the only ones benefited by his belonging to the order; it benefits the man himself. It cultivates thrift and economy. Small sums formerly frittered away in odds and ends, in little nothings, are now husbanded, and thus habits are formed that tend to industry, economy, and competence. There are times in the life of almost every man when he needs a helping hand, a little credit, loan, or extension of time. Such help may tide him over a difficulty, perhaps float him out into the broad sea of prosperity. Such aid or favor can be more easily secured by the members of an order. In joining an order men or women have their ideas broadened and their views of life enlarged, opportunities are opened that might not have been enjoyed in any other way. The mind is freed from anxiety for the future of the family in case of sickness or death, thus health is improved; all moves on freer in life's work. They have more hope, courage, and strength, and as a consequence they succeed better. It is the liberal soul that is made fat. It is the stagnant pool, not the overflowing fountain, that dries up.

H. C. Hedges, Head Adviser.

Wonderful Growth of Assessment Life Insurance.

Twenty-five years ago the science of life insurance was in an embryo condition in this country. It was then plain life insurance with but few speculative features.

There were at that time about eighty-three old-line companies that did the bulk of the business in this country, and they used the same tables of premium rates that they employ to-day.

Twenty-five years ago fraternal insurance on the lodge plan was inaugurated by the organization of the Ancient Order of United Workmen at Meadville, Penn. Its proposition to insure members at actual cost met with violent opposition from every old-line company, but its advent was the dawn of a new era in life insurance.

It is interesting to note the changes time has wrought. In 1882, ten years ago, there were but thirty old-line companies of importance surviving out of the original eighty-three.

On the other hand, assessment insurance had developed in a remarkable degree. The Ancient Order of United Workmen, the pioneer of beneficiary orders, had not only attained a large membership, but was one of a family numbering fifty-nine beneficiary societies.— *Fraternal Monitor.*

Legitimate Fraternity Never Fails.

Amid the crash of corporations, business enterprises, schemes, and associations by a hundred names, it is with pride that the record of the past can be pointed to, and nowhere along the line is there the record of the failure

of a single legitimate fraternal order. Wherever a fraternity has been builded upon honest fraternal foundations, that institution is still in existence. Masonry, Odd Fellowship, Woodcraft, Druidism, Forestry, Redmanship, Good Templars, Pythianism, Workmanship, Knights of Honor, Royal Arcanum, American Legion of Honor, Chosen Friends, and others, instituted for the good of mankind, and for truly sacred and unselfish purposes, are still here, and will be here as long as the necessity exists for mutual relief and protection.

No other cause of any character can show such a record. Creeds, religion, parties, sects, monetary, moral, benevolent, charitable, and business enterprises of every variety have changed, been added to or taken from, appeared and disappeared by hundreds, but the legitimate fraternities stand to-day as at the beginning, only gathering strength and influence, and aggregating for humanity's good as the years and centuries go by.

Opposition in almost every form has been hurled against them. Money and influence have been lavishly expended to destroy them, but while the men who denounced them are relegated to oblivion and have been forgotten, the grand orders are still here. The fraternities may well be pardoned for having some pride as they review this great record.— *San Francisco Call.*

Benefit Societies and Their Origin.

We find upon careful investigation that the first beneficiary organizations that ever existed were known as Friendly Societies. The uncertainties of human life and health and the effects of these on the well-being of those who are dependent for their subsistence on human labor,

are too manifest not to have arrested the attention of men in all ages and to have taxed their ingenuity to guard against them. It is probable, therefore, that traces of some sort of institutions, corresponding more or less closely to the friendly societies of modern Europe, might be found wherever mankind have not depended for their means of living on the spontaneous product of the soil. At all events, they had their prototypes in the cases, boxes or chests, or kists — as they were called in Scotland and Germany — of the guilds and corporations of mediæval Europe, which were funds not only for maintaining the dignity and ministering to the conviviality of the members, but for providing for the aged and the sick. They were found in Anglo-Saxon England, and like the other institutions connected with municipal life, they probably formed part of the legacy of the Romans to the Teutonic conquerors of Europe.

Friendly societies are a form of mutual insurance, and like all insurances, they depend upon the principle of substituting the certainty which attends the fortunes of large numbers of men for the uncertainty which belongs to the fortune of each. Their main objects are the securing, in virtue of a small periodical payment during health and vigor, of a weekly sum during sickness, a sum to cover funeral expenses at death, and sometimes of a pension after a certain age.

In many respects, therefore, joining a society of this character is better than becoming a depositor in a savings bank. Sickness may come before the savings are considerable, they may be melted away by long-continued sickness ; but after the first payment is made in one of these societies, the member is secure of succor, at least for a time, and in the event of death his family are not thrown on the cold charities of the world. It is possible, on the other hand — but hardly probable — that a difficulty may be experienced, in certain circumstances,

in keeping up the payments required, and in this case, in most societies, he altogether forfeits the expected benefits.

One great mistake that originally existed in the formation of friendly or benefit societies was to assume that each member should pay an equal sum, whatever his age might be. This is still in vogue in England to some extent, but in this country it is nearly, if not quite, entirely eliminated. It was certainly unjust to the younger members, who are less likely to become burdensome to the funds than the middle-aged ; and, indeed, there is a rising scale of probability of sickness throughout all the years of a man's life. It is well to remember that as sickness varies more considerably than mortality with the salubrity of the localities inhabited and the occupations of the members, no absolute reliance can be placed on published averages. All of them, however, agree in this, that increase of years is attended by increased liability to sickness. To admit all ages, then, at an equal payment is clearly making the younger members pay for the elder.

A well-constituted benefit society involves, in the first place, the principle of payments appropriate to particular ages, as no other plan can be considered equitable. It stands forth before the middle and the working-classes as a permanent institution, like the old-line life insurance societies to the upper classes, and necessarily requires its members to consider the connection they form with it as an enduring one, because its grand aim is to expressly make provision at one period of life for contingencies which may arise at another — for youth, in short, to endow old age.

It is essential to the character of a proper benefit society that individuals be not admitted indiscriminately. To take a person in bad health, or of broken constitution, is unjust to those members who are healthy, because he

is obviously more likely to become a speedy burden upon the funds. Here, as in life insurance societies, it is necessary to admit members only upon their showing that they are of sound constitution and in good health. And in our judgment it would be well *not* to grant *any* benefits until after the member has been a year in the society. By these means men would be induced to enter when they are hale and well instead of postponing the step until they have a pressing need of assistance, when their endeavor to get into a benefit society becomes little else than a fraud. The most careful medical examination having shown that even physicians are often deceived. — *Woodman.*

A Practical View.

A member at the age of forty years has an expectancy of life equal to twenty-seven and one-fourth years ; one hundred members of that age have a combined age of two thousand seven hundred and twenty-five years, and if all were contributing members for the full period of their lives, $200,000 would be necessary to meet their obligations ; and if there were no additions to this number to change the age, it would require from each of these men $74 monthly to meet the final payments. Now then, if a lodge of fifty members whose average age of membership is about forty years goes along and maintains its existence without new members to keep down the age, they are just so much a drag upon the society or order to which they belong as the difference is between what they pay in and the $74 which is necessary to keep them alive. If this latter amount had really to be paid, there would be no beneficiary societies ; but it

would show the necessity for work. Do you know how many new men introduced into your lodge, say of one hundred men, will keep you in a healthy condition? Six new men yearly, of an average of thirty years, will keep a lodge in healthy operation. Sixty new men will keep a society of one thousand men at the average age of forty years, provided additional men of thirty years' average are taken in to even up the men who may be taken in at an initial age above forty years.

Impress this fact upon your minds, brothers, that if you are belonging to a lodge that is doing no work, that it requires this proportion of six to one hundred to place your lodge in a healthy condition, after you have enough men in it to bring the average age to forty years.

This statement is made after a very careful analysis of the progress of assessment societies; and in this issue of the *Guide* we have the matter figured out so plainly that we think all must understand it. We present the main facts to the members of all fraternal societies, that if each lodge organized will determine that it will do its duty to all lodges. The demand for work is really very light—six new members under thirty years for every hundred members. A lodge that cannot raise this proportion of increase had better go out of business.—*Exchange.*

Privileges of Fraternity.

Fraternity embodies many indisputable benefits. Many are the men who connect themselves with secret and beneficial orders who do not look after or take part in the necessary workings of the order, and accordingly sacrifice their attendant benefits. Some have expressed

themselves to the effect that it is an old story to go to lodge, and that they have had their apportionment of experience in their younger days. True, one can get considerable experience, should he begin when young and be a regular attendant for a period of years, and yet when looking back upon the bonds of friendship which were created through his associations with the lodge, the good times which were had, and the substantial benefits enjoyed, it will only be in a very few cases where any regret can be expressed; on the contrary, a value will be placed upon it, which, were it possible, would not be exchanged for gold.

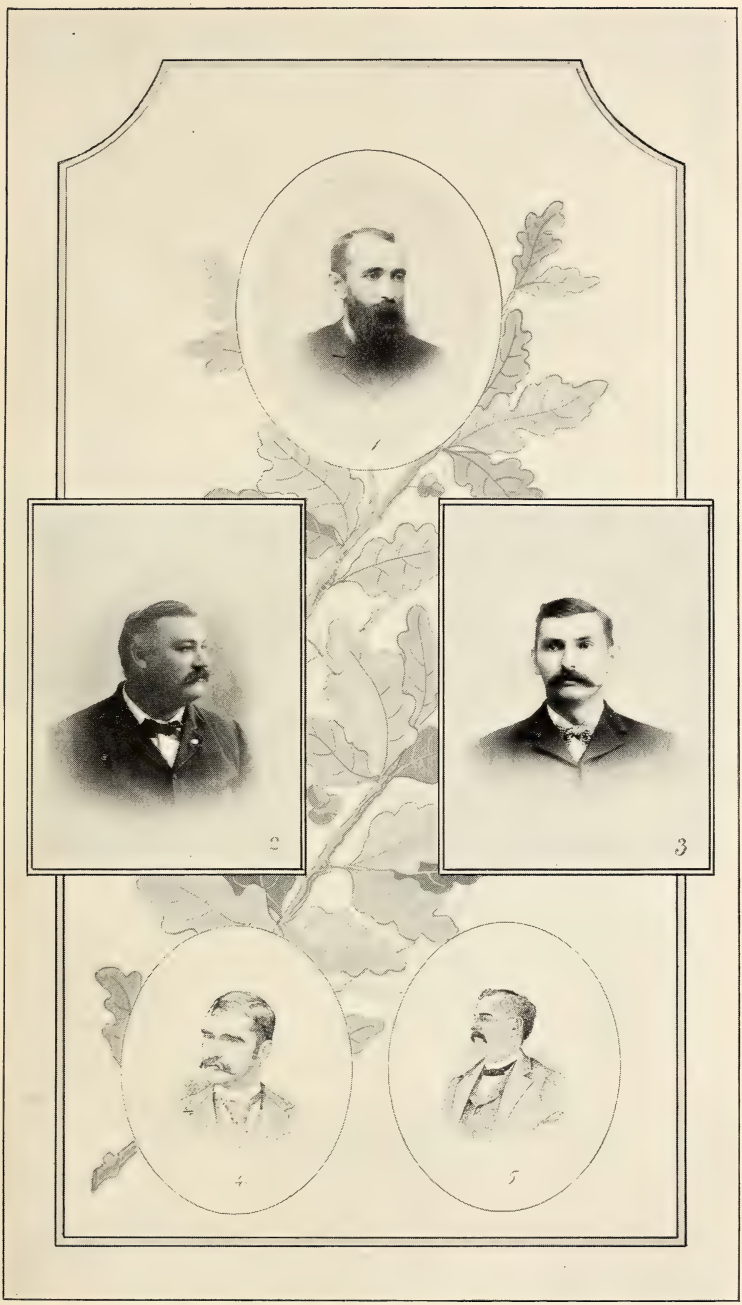
From day to day men constantly come together in business relations, their intercourse is from necessity short and to the point, on account of business matters, and they scarcely stop for a friendly greeting or to make a neighborly inquiry. This conduct unthoughtedly grows into months and years, and the business man continues to think that he has no time to spend in the lodge or among his friends and brothers in social ways, and in the care of the order. The grind of daily toil is very wearying, and should be relieved. A pleasant evening occasionally spent in the lodge-room, where the detail of "cash value" is lost sight of for a few minutes, and genuine pleasure indulged in, counts for more in resting the mind and preparing one for the following day's work than many people recognize. There is a little book published, called "Ethics of Rest," wherein it is stated that rest does not come so much through absolute avoidance of work for a period as in a change of occupation, employing different muscles from those in constant use, and directing one's thoughts in a different train from its customary following; that the stoppage of work, and in a sense the laying of one's self on the shelf for rest, is in fact not so conducive to beneficial rest as some recreation would be.

This reasoning is an argument in favor of the occasional rest and recreation which comes from one mingling with one's brothers in lodge or ruling meetings. Life is too short to keep one's brain in a worry all the time, and as we only have once to live on this earth, one should be mindful of his happiness here, and be benefited by contributing to the happiness of others. It is no condescension for a man in any business or high social standing to contribute his voice and abilities in conducting a beneficial order or lodge, and he makes friends by it. If one absents himself entirely from the meetings, it will more than likely be thought by some that the absentee, while apparently glad enough to enjoy the benefits of the order when ill, and to carefully protect his standing as a member for the sake of his family, he seems to feel a little better than his associates would be. The effect in any case of that kind, while it absolutely might not do the member any harm, will perhaps show more clearly how he would be benefited was he even an occasional attendant and co-operator in the affairs of the order which he encouraged by his membership.

The social features of any particular lodge are just what the members have a mind to make it; that is, can be made to interest their members, and contribute largely to the acquaintance and filial regard of one for another, or it can amount to naught if no energies are bent to bring out the virtues of its privileges.— *Exchange.*

Perpetuity of Co-operative Societies.

A glance into history on this subject proves interesting for many reasons. Almost every nation has its societies for mutual assistance under some name, and they have well-defined aims and certain methods of attaining their



1. W. H. Dawson, Head Escort, Slayton, Minn.
2. Eugene C. Burkhart, Head Watchman, Mexico, Mo.
3. Lunie E. Mentch, Head Sentry, Carey, Ill.
4. David C. Zink, Head Banker, Grand Island, Neb.
5. H. C. Hedges, Head Adviser, Lansing, Mich.

objects. But it may be truly stated that not one would be able to keep its promises or continue on its course were it not for the principle of co-operation, which is a necessary part of the plan. Co-operation signifies the work of many for one, the work of one for all; it means much for little, the most for the least cost; the best product for the least expenditure of productive effort.

Realizing this to be a fact, men in all ages have combined to accomplish together that which was impossible of attainment by single effort.

The societies of the ancients, the clubs and guilds of mediæval history, the Athenian devotees of Ceres, the orders having their birth in the time of the crusades, religious confraternities, and the guilds of trade, all sprang from the desire of individuals to have the help of many to attain a given object. And such unions, properly conceived and wisely guided, have never failed.

In early times these mutual organizations were formed to promote some religious, political, or social object; to reduce or cast off depression; to preserve caste, or abolish it; to extend kingdoms or change kings; to protect classes; to assuage suffering; to give alms; to shield the members of the association. Farther than to objects of this character, the principle of co-operation can hardly be said to have gone. It was reserved to a more recent period for the idea of financial co-operation in fraternities to prevail. We can see the dim dawn in the Count of Winton Society, founded in 1168, still existing in England. The following list, taken from the report of the chief registrar of parliament, gives us a slight view of the development and perpetuity of the co-operative insurance idea, because their survival to-day, after hundreds of years of beneficent existence, proves the success to be one of fact, not theory:

"The Count of Winton Society, 1168; Lord Evans Society, 1358; Society of Linton, 1708; Norman of Lon-

don, 1703; Earl Skilton, 1704; Defoe Benefit, 1687; Ovington of Northumberland, 1711; Gould Smith of London, 1712; Mutual Brothers of London, 1717; Hope of London, 1720; Royal Artillery, 1751; Canterbury Friendly Society, 1737; Whittenton's Mens' Society, 1754; Charitable Society, 1759; The Amerly Clothiers' Society, 1760; Norton, 1760; Old Spread Eagle Society, 1762; Wheat Sheaf Friendly Society, 1763; The Kingsley Friendly Society, 1765; Meriden Friendly Society, 1768; Amicable Life, 1772; Clergy Mutual, 1829; Equitable, 1762; Friends' Provident, 1832; Hand-in-Hand, 1696; London Life Association, 1806; Metropolitan, 1835; Mutual, 1831; Scottish Equitable, 1831; Scottish Provident, 1837; Scottish Widows, 1815."

There are to-day over ten thousand other societies of this kind in England alone, embracing a membership of more than seven million. The oldest is over seven hundred years old; the next oldest is over five hundred years of age. Millions upon millions of dollars have been paid in claims by organizations. To quote the words of the *Transcript*.

"Most of these societies have been paying a benefit of over $1,000 on the death of a member, for an annual average cost, aside from dues for expenses, old and young of insurable age, of $10 for each $1,000 protection. This proves not only the stability of the system, but also that substantial benefits can safely be furnished at actual cost. There has never been a single failure of an assessment society, that is, a national society in which there was no limit to the number of members to be admitted, and at the same time the benefit paid being limited to a specified sum, not exceeding $1,000."

Can we estimate the good that has been done through the ages to those who sleep upon a thousand hillsides now? How much "bearing of each other's burdens," unheralded and unknown to the recipients, there was

among the fraternities of the past the world will never know. But by the deeds known, and the existence still among us of those institutions, we would be as false and ungrateful as Judas to refuse to acknowledge their superior worth.

Do we wonder that the present century has given birth to conscientious and hard thought upon the financial science of co-operation ?

A diamond in the rough is a diamond all the same, but when it has been faceted by the skilled fingers of the lapidary its inner light sparkles and speaks of the beauties which ever existed there. And do we wonder that those who have been accustomed to looking at the diamond in the rough stand incredulous before the finished gem, saying "it is too wonderful — it cannot be done!" — *Fraternal Monitor.*

To be Remembered.

That no legitimate fraternal society has ever failed in the history of this nation, and that the standard legitimate orders from the days of Masonry down to the last legitimate order formed are still here; and that cannot be said of any other branch of business or enterprise, moral, religious, political, or sectarian.

These orders collect nothing in advance. They carry their members from month to month, and the members are only required to pay monthly the actual expenses of the preceding month. If at the end of the month he discharges his indebtedness for the month before, he can do so and remain in, and if he declines he has the right and privilege to withdraw, and not assume the expense for another month, and having been carried himself up

to the time for which he has paid, the society owes him nothing, and if every institution was to go out of existence on the first day of next month they would not owe one penny to a single one of their members. — *Canadian Rainbow.*

Annual Address of John H. Butler, President National Fraternal Congress.

The following address was delivered at the third annual session, held in Boston, November, 1889 :

Gentlemen of the National Fraternal Congress, and Brothers :

You have assembled for the fourth time and in third annual session, as representatives of fraternities whose purposes are to develop in their living members the true spirit of brotherly love, and to provide for the widows, orphan children, and dependents of deceased members abundant protection. The world has witnessed the majestic growth of associations whose time-honored records for valiant achievements in charitable work bear illustrious testimony to the existence of noble instincts and aspirations in humanity. The great brotherhoods which have been founded within the shrines of Masonry and Odd Fellowship, and whose mystic cords, reaching backward into the historic past, have multiplied with the years, and through which millions of hearts, irrespective of race or clime — so that they believed in God — have been bound in fraternal union, are enduring monuments to a grandeur and nobility in manhood. The amount of good which these organizations have accomplished is well nigh inconceivable in its extent ; yet they have never claimed or attempted to offer substantial benefits to the homes and families of their deceased members.

To their poor and unfortunate with unstinted hand have they brought their generous offerings, not alone of money, but of brotherly sympathy and a strong uplifting arm. Beside the newly-made graves of the departed they have through the centuries mingled their tears with those of the widow and the orphans, and by acts of kindness and watchfulness lightened the sorrow in their saddened hearts and homes.

Beyond this in the line of helpfulness and aid the older fraternities have not carried their charitable purpose. If the comforts of the home which the husband and father had supplied were to be continued after his decease, he must needs purchase the protection of those who made a business of providing it. Unfortunately this protection could not be purchased under existing market rates at a price within the ability of those whose need of it was the greatest. For the home of him who could meet the purchase price of the commodity it would not probably be required. On the other hand, where the requirement even of the necessities of life was actual the heavy cost barred its acquirement. Those who did not need could have ; those who did need could not have.

An humble mechanic in a small Pennsylvania village, twenty-one years ago, quietly, unostentatiously, and even to himself unconsciously touched a spring which set in operation a movement which has proved in itself to be the most valuable and important system of protection for the home mankind has ever possessed.

He lived to witness the development of his simple idea into the great fraternal beneficiary system. He saw the army of brothers from his little band of men in Meadville increase year by year in numbers, in strength and character, until there had passed in review before his happy vision almost a million of fraternal men enlisted under the standard which he had raised, and confident of protection assured to their homes. The records spread

before him evidenced the distribution, by virtue of its simple operation, of more than one hundred millions in the homes of the common people of his country ; those who needed could have, because the beneficent system had brought the price of protection within the means of the humblest mechanic at the bench, the clerk at his desk, and the laborer who tilled the soil.

A few years ago his spirit was borne by the angels to the eternal realms, there to receive the reward due the faithful who have served well their fellow men ; and to hear the messages of gratitude which shall arise from thousands of homes made and to be made comfortable by the benefaction of fraternities founded upon his simple plan. His body was tenderly laid to rest by his mourning brethren. His memory is held in loving remembrance by the fraternal men of every society and association, and the grand order which he founded has erected, and is even now dedicating by fitting ceremonies, and with words which will endure even after the material which composes it shall have crumbled into dust, a magnificent monument to perpetuate the name of John J. Upchurch.

The method of this system is of the simplest character. It is briefly described : Aid promised by mutual effort and guaranteed by fraternity. That brotherly love taught and inspired by the example of the older fraternities is the element that is applied to the collection and distribution of the benefits formerly supplied only through business or commercial channels. Every thought of gain or profit is eliminated from the process. The sole mercenary feature which can exist under the system only adds to its stability, and lies in the natural fact that each brother is inspired by the love of his own home to protect the widow and the fatherless in the home of his deceased brother. But around the system, as a sustaining power and support, a reserve force of vital strength,

maintaining its solidity and guaranteeing its perpetuity, is the fraternal sentiment, to a greater or less extent existing in the heart of every man, which is kindled and kept aglow by the ennobling influences and the love of kindly deeds and charitable work encouraged and promoted within the lodge-room and council-chamber.

Annual Address of A. R. Savage, President National Fraternal Congress.

At the fourth annual session, held at Washington, D. C., November, 1890, President Savage delivered the following address:

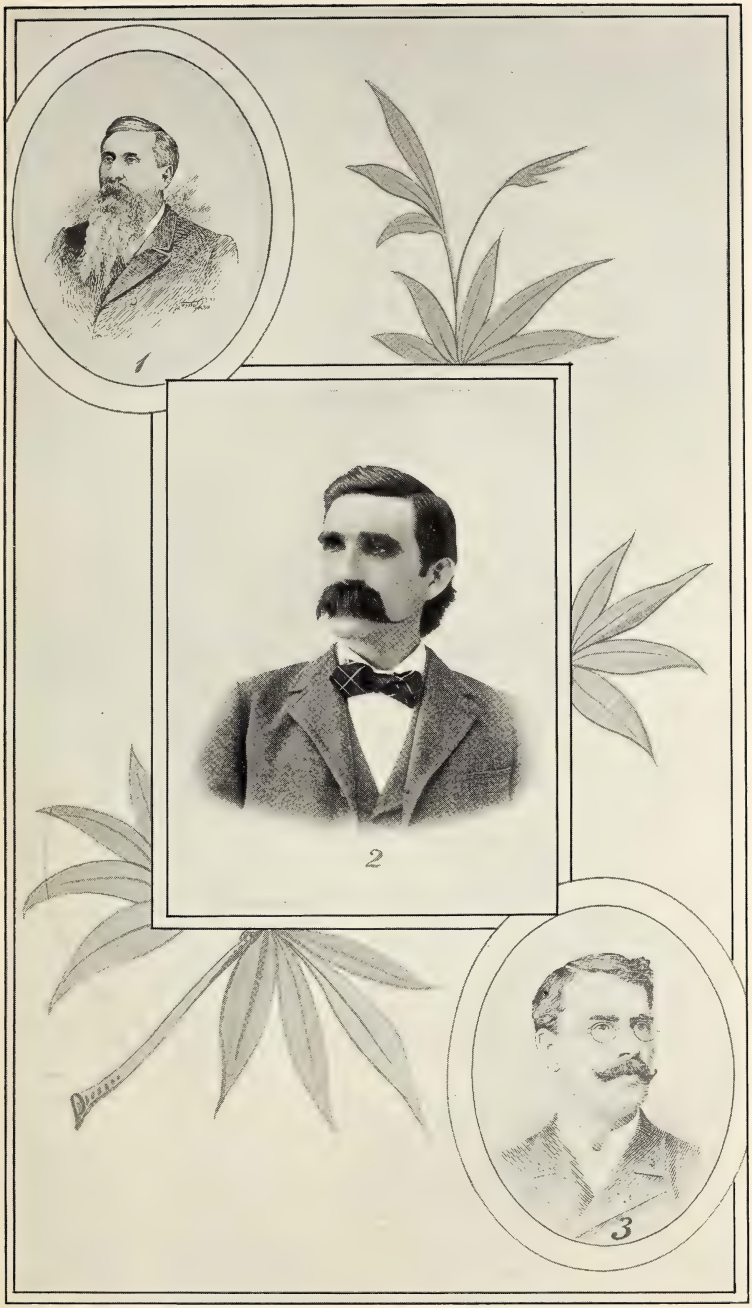
Gentlemen of the National Fraternal Congress, and Brothers:

Permit me to congratulate you on this assembling in fourth annual session in the capital of our country. Representatives of those benevolent and fraternal organizations scattered all over our land which to-day are doing more than all other organizations combined in practical ways to succor the helpless, to relieve the distressed, and to ameliorate the sufferings of humanity, whose beneficent work has, within the last quarter of a century, demonstrated anew the fact that human invention ever keeps pace with human need, and whose fraternal precepts and loving deeds have leaped over sectional lines and gathered citizens of far distant states into great brotherhoods; it is well that we gather beneath those walls in which find expression the wisdom and eloquence of our greatest statesmen, jurists, and orators.

The year just closed has been one of general prosperity to the fraternal beneficiary societies who constitute this congress. We have increased in numbers and in

strength. As the years go by, and as we learn their lessons and profit by their experiences, we become more firmly anchored in the hearts of the people, and never has there been a day when the fraternal beneficial system had so strong a hold in the confidence and good judgment of the members of the orders as to-day. It is well for us, before beginning the labors of our session, to turn our eyes backward over the path upon which we have traveled. I do not know that history records any instance of so marvelous a development of a charitable, or human, or social principle so far-reaching in its effects as that embodied in the constitutions of the fraternal orders. Citizens divided in interests, separated by locality, of every tenet in religion and every shade of political conviction, unknown to each other, when enlisted under the white banner of charity and drawn to each other by the bonds of fraternity, become brothers in spirit and in deed, giving of their substance as well as of their sympathy to those upon whom want has fallen and upon whose pathway the shadow of misfortune is resting.

We began in darkness, but evermore our paths have been tending toward the light. We began in ignorance ; we have learned wisdom by sharp and profitable experience. We had no place either upon statute-book or in the decisions of the courts. No more had we any recognized position among the varied social forces which surround and control mankind. Courts looked upon us with disparagement ; legislatures with suspicion ; and society as the latest utopian experiment devised by idealists, perchance to live, and living to die, marking one more of the failures of enthusiastic and unwise men whose hearts felt more grandly than their eyes were permitted to see wisely. But by patience and intelligence, and steadfastly continuing in good works, all this has been changed. Old principles of jurisprudence have been adapted to this modern beneficiary device, and the judicial conception of fraternal



1. Dr. I. L. Potter, Head Physician, Ackley, Iowa.
2. Dr. Frank Swallow, Head Physician, Valley Falls, Kas.
3. Dr. C. A. McCollom, Head Physician, Minneapolis, Minn.

beneficiary work is fast crystalizing into permanent form, and it is hailed with pleasure that as our works are becoming better known among men, and as from time to time judges, some of whom have been members of these orders and have become personally and practically acquainted with our aims and objects, have declared those purposes from the bench ; judicial utterance has tended to confirm us in our work, and to recognize and declare the many important distinctions which exist between fraternal benefit societies and business insurance corporations. One after another the legislatures of the several states, when asked by the societies, have written upon their statute-books laws which are as well a safeguard to their people as a recognition of us and a protection to us. And the great heart of the masses of our fellow-citizens is every year becoming more and more moved with wonder and approval as we manifest our suitableness to the nineteenth century civilization.

Our existence is no accident, nor is it any mere invention of man. In God's great plan for the uplifting of mankind through the ages to the splendor of human perfection there are no accidents. These societies are rather the natural outgrowth of this century, and they burst forth into existence because the time was ripe for them.

Never before under the social and political conditions existing would it have been possible to have united the men of the different sections of our country in one common society, whose foundation-stone is practical fraternity. Stirred by prejudice and by passion, separated by interminable distances and formidable natural obstacles, not always having kindly sympathies one with another, but sometimes rather moved to hate than to love ; before the railroad, the telegraph, and telephone had annihilated space as well as time, men failed to look beyond the narrow surroundings of their own lives, either to seek or to offer help. When for the first time the people of the

various sections of our country began to recognize that citizenship was not sectional, and that manhood was national and universal; when the Atlantic was joined to the Pacific by bands of iron and steel; when the north and south were beginning to break through the barriers of bitterness and woe, then sprang up from the earth, full armed, this giant of beneficence.

To-day, after a little more than twenty-five years, at least one in forty of all the population of our country, including men, women, and children, are members of some one or more of these societies, and at least one in ten are their beneficiaries. Should one ask me whether such a plan, built upon such a foundation, was liable to endure, my first answer would be, "nothing in this generation can fail which meets so perfectly the common wants of a common people." This is not the time for a discussion of the theory of organized fraternal beneficence. That we have assembled here in this congress is the evidence and proof of our convictions. Before us is the problem: "How may we best improve, amend, and modify the details of our work and put into practical shape and operation the lessons learned in the school of experience?" Each year brings new lessons by which we may profit. We are just beginning to turn the light of philosophy upon our plans, and to tabulate, to analyze and compare. Vital statistics are gradually becoming more and more important to us, and we are learning to rely less upon wild, impetuous, unregulated impulse, either for sustaining existence or promoting growth, and more upon methodic, philosophical, and wisely-directed efforts.

We come into sharp competition with the "old line" insurance companies. We come into competition with the open assessment associations, which have taken in part our form, but have left our substance. We come into competition with orders which claim to be allied to

us, but have neither our form nor our substance. But our field is peculiarly our own, never to be successfully invaded by any competitor so long as the warfare we wage is only for the widow and the orphan, and not to promote selfish, temporal interests. Let benevolence, and not gain, be our corner-stone, and our building shall stand immortal, eternal. I believe we can in no way so well do ourselves and our societies the most good as by declaring in the most emphatic manner our belief in the old "landmarks." Let us stand steadfast, where this congress has always stood, extending the right-hand of fellowship to those who build upon such a foundation as we have built upon. The most exalted form of fraternal benevolence is that exemplified by men who gather round a common altar and take upon themselves a sacred vow to be faithful unto death to the loved ones, to care for the widow, to lift up the orphan, and relieve the sick and the distressed, and never to make even the form of fraternity a pretense for personal gain.

I also congratulate you upon the fact that after these many years merit and not cheapness is becoming the criterion of excellence by which fraternal societies are judged.

I think this congress should adopt some more systematic and efficient method of making its influence felt n legislative halls when legislation, either favorable or adverse, is under consideration. Notably, in two or three states this last year dangerous, if not hostile, laws have ibeen enacted which might have been defeated by con certed action. We cannot be too vigilant. There should be a sentinel upon every out-post, and the entire army, when it sleeps, should sleep upon its arms.

Surely the voice of a million and a half of men and women, uttered with force and authority, cannot fail to be heard and heeded by the most obdurate of legislators.

Report of the Committee on Good of the Orders.

At the fourth annual session of the National Fraternal Congress, held at Washington, D. C., November, 1890, the Committee on the Good of the Orders made the following report:

To the National Fraternal Congress:

BROTHERS: Your Committee on Statistics and the Welfare of the Orders fraternally present the following:

We find in the statistics of fraternal insurance organizations, as compiled from sworn reports for 1890, made to insurance departments, the following interesting figures:

Eighty-four fraternal societies reported 1,085,771 certificates in force, with a risk of $1,296,104,142, with liabilities of $1,589,272, and assets of $3,042,296. This is a gain in five years of 304,340 certificates. Contrasted to this, we find at the close of 1890 that our old line friends had a risk of $3,542,955,751, with a liability of $664,489,398, and assets of $753,228,759. The figures of the old line friends cover all the classes of policies issued by them, and it is impossible to separate from this vast array of numerals that portion which represents simple life insurance and that portion which represents endowments and other investments.

The fraternal organizations have every reason to be proud of the position they have attained and the respect and confidence of the community that is shown by their numerical strength. The volume of business transacted by us is constantly increasing, and we believe that our system represents a benefit more directly conferred upon humanity and productive of results of greater advantage to the state, to the community, and to the individual than any system of co-operation ever heretofore devised.

If it were possible to follow in the homes that have been darkened by grief, to the firesides that have been dimmed with the sorrow of bereavement, and if we could trace to their ultimate ends the opportunities that have been opened to the despairing through the operation of our benefit features and the exercise of that fraternity which constitutes the corner-stone of our organizations, we could lay before the world a history that would challenge the admiration of the philanthropist and excite the wonder of the economist. The advent of the first fraternal benefit organization, starting as it did, with no history behind it and with only hope before, offering to do that which seemed almost impossible of accomplishment, without capital other than the assumption that the fraternity which began its development in the Garden of Eden so permeated humanity as to make it possible to systematize it, and make it a powerful engine for the education and elevation of mankind; starting out immature, with much of indirection, apparently groping its way toward a desired goal, all together formed a prospectus which to the minds of many seemed chimerical. Criticism of the severest kind met our venture at the outset. Prejudices were appealed to, and every means was taken by some of our opponents to check our growth and hasten our downfall. And if you and I had been told twenty years ago that fraternal insurance in the short space of time that has intervened would have achieved the wonderful success we meet to-day to celebrate, like doubting Thomas of old, we would have asked for positive evidence before giving to the bold prospectus even a cold assent.

We have not only deserved success, we have done more, we have won it, and it behooves us to so direct and manage our affairs that we shall maintain it for all the years to come. To do this it is absolutely necessary that the membership of our orders be educated not only to a

thorough appreciation of the benefits derived from but that their appreciation of their duties to our institutions should be increased. Whatever may be the condition of our orders, whether they be maintained at the present high standard, whether they be increased in their magnitude, or whether they are to suffer from laxity and from depression — whatever the condition may be, the responsibility cannot be divided. It rests with equal weight upon the shoulders of those who have been selected to fill the highest office and upon the shoulders of him who occupies the seemingly least important position in the fraternity, and without the active co-operation of all, without united effort and united participation in the work that must be done, we shall fall short of our ideal and be unable to improve all the opportunities that are contained in the plan of co-operative fraternal insurance.

A membership of one million imbued with the enthusiasm that should be kindled by a knowledge of the good that can be done would be an army of active, intelligent workers, which in a very few years would place nearly all the business that is now known as straight life insurance within co-operative institutions of our kind; and it is not too much to say that the year 1900 would witness an immense roll of fraternal orders paying out to the families of departed brothers an amount larger by far than the amounts now paid by all the insurance systems in existence, and at a cost far below the minimum of to-day.

While we are fraternal, and while we truly believe that fraternity is our corner-stone, our watch-word, and our strength, yet it is essential that the business departments of the order shall be conducted without sentiment, upon clearly-defined lines, and all the transactions be in accordance with well-defined and explicit laws. Business and sentiment will not successfully mix, and that all may have due protection and the rights of every individual be

strictly upheld, such laws as are necessary for the proper conduct of affairs must be observed in every department.

One of the problems with which we are confronted is how to overcome the indifference of the general membership — how to infuse them with enthusiasm, how to develop the spirit of fraternity which so many seem to lack, and the absence of which keeps our council chambers almost naked. There are too many who believe their whole duty discharged when their financial obligations are met, and who are willing that the few should do the work for all. If fraternity means anything, it means that we have no right to restrict its benefits to ourselves, and we have no right to feel that as we have secured the future of our loved ones we have no further to go, and that we have discharged by this act of self-protection our full duty to the human family. The fraternity which makes life worth living is the kind that goes out into the highways and byways and invites our fellows to the feast that has been prepared, and true fraternity will not rest until all who are worthy have been brought under its protecting influence.

As business men we should look to the personnel of those whom we invite ; the physical characteristics are of no more importance than the moral, and the man who, though in the enjoyment of perfect physical health, with an inherited prospect of longevity, is unbalanced by moral integrity is as unfit a candidate as the man who carries through life the heavy burden of inherited or acquired severe physical disability. The habits of those who attempt to come with us should be as rigidly scrutinized as should be their physical condition, and he who wilfully does that which will impair his life or tend to lessen his usefulness to the order or to the community should be refused admission to our ranks, and those who join us should be held to accountability for their conduct while they remain.

Your committee believe it is within the power of the legislative bodies of our orders to declare what shall — at least what shall not be — the meeting places of our subordinate bodies. We believe that the assembly chambers should be so situated that the surroundings will place no temptations in the way of the member, be he young or old. The environment that induces men to put into their mouths that which will steal away their brains should be prescribed, and we have no right to ask our associates to meet in places where the path leads through temptation and disgrace. We believe there is no right, expressed or implied, to increase the hazard after membership has been obtained, and the fair presumption when application for membership is granted is that the condition of the applicant at the time he becomes a member will, as far as lies in his power, be maintained. Where this is not done, as we find voluntary acts are increasing the risks far beyond what it was at the date of acceptance of the petition for membership, we believe it is due to the institution from which we expect so much that the corrective forces of the order should be brought into play, and the evil be remedied either by persuasion or, where this fails, by expulsion. It is clear that the habit we have most in mind is the excessive use of intoxicants, and we are convinced that this one thing has done as much to hurt fraternal societies as many other causes combined.

It is not expected that we can prevent physical degeneration or check the ills that follow in the wake of fleeting time. Men are born to live, to suffer, and decay. Our orders get their strength from the self-respecting and the law-abiding, and our continuance depends upon the support of this element of our people. To successfully appeal to this class of the community we must go to them with a record which shall be ever fair, and to keep it clear we must purge out that which is noxious and

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dangerous. If those whose habits have deprived them of general respect seek our asylum, our own self-respect and respect for those whom we are seeking should act as an insurmountable barrier to their admission; and if this be true, it follows there should be a remedy applied to those who, having gained admittance, abuse their privileges, violate their obligations, and bring upon our orders a hazard which fraternity was never intended to accept.

It is not expected, nor is it necessary, that our orders shall become total abstinence societies, but the man who voluntarily becomes untrue to his obligations and wilfully shortens the probability of his life is doing the orders such injury as can only be prevented or repaired by stringent measures on the part of those with whom he is associated.

Too many are apt to look with leniency upon this question of the use of intoxicants, and the statement is sometimes made that to exercise the right of purification would be a hardship, would create harsh criticisms, and would bring fraternal societies into disrepute. We believe the opposite is true, and that if it became known that we protected ourselves from the evils that are within, at the same time using the utmost vigilance against the evils that are without, it would strengthen us, and would be of great advantage in seeking new memberships from a self-respecting and properly constituted general public.

How shall we get down to the hearts of those of our members who, having secured their initiation, are never after seen in the lodge-rooms, and who manifest complete fraternal indifference. The noblest sentiments, the most fervid eloquence, the wisest laws may be imperishably graven between the covers of our books, and elegantly bound copies may adorn the home of the indifferent, but their value to him or the order he claims is less than the benefit to be derived by an invalid from a lost prescrip-

tion. These are not members for fraternity sake, but they remain because here they get what is not to be got elsewhere at half price, building on the hope that others will do the work and carry all their burdens. It is not fair that the careless and inactive should have all the great advantages that are created by the workers. Those who till the soil, who plant the seed, who nurse the crop to full maturity, and work all through the harvest, should get their reward, and others should not criticise or be dissatisfied.

Briefly, the welfare of our orders is only to be secured by and through the help of the members of the subordinate councils, the enactment of wise laws and their careful observance. When our army of a million members are brought to a realizing sense of their obligation and their duty we will witness a growth and an increase of strength in every feature of fraternal beneficiary orders that will surpass the highest hopes of our most ardent well-wishers.

ENOCH S. BROWN,
W. O. ROBSON,
B. F. NELSON, } *Committee.*

Government of Co-operative Companies.

The fundamental principle of co-operative insurance is mutuality. Classification into assessment and fixed premium companies is another affair, proceeding on the basis of modes of collecting the contributions for the payment of death claims. But the principle of mutuality divides companies into co-operative and proprietary, according as the society is managed solely in the interest of the insured or primarily in the interest of certain others. All companies organized under the assessment laws, and

all companies doing an assessment business, with one or two exceptions, are nominally co-operative, as is also a considerable number of the regular companies. The idea of mutuality is that each is equally or proportionately interested in the company through his insurance therein, and that there is no other interest, and certainly no interest superior to that of policy-holder. Common sense dictates that the control be vested in the parties interested, who in such a case comprise the entire membership. This is nominally accorded in every co-operative company. For the proper government of such a company, then, it remains only to devise methods by which the will of the members may be definitely ascertained and registered, and to see that it is executed.

But this is just what is by all possible means avoided in a large number of institutions. The attitude of those who are temporarily in possession of executive powers is expressive of the idea that the members do not know what is to their interests, are not to be trusted to choose for themselves, and consequently must be cajoled by a mere pretense of popular government. It is considered a wise business practice to place such restraints and hindrances in the way of the expression of the will of the members that in practice it will not be possible for them to enunciate it. Among these checks is the system of requiring them to meet in person at a certain place on a certain day to vote — a thing which is plainly impracticable when the members are scattered throughout the country. But since even this plan might admit of too strong an expression of the will of some members who by reason of their propinquity know a deal about the management, a proxy system is added ostensibly as a measure of fairness to those who are unable to attend in person. This system is borrowed from stock corporations, wherein it has proven also a very bad mode of government and a convenient tool for conspiring cliques of

speculators. Yet in such companies it ought to work much more equitably than in a co-operative organization, because the number of voters is not likely to be so great, and also because the business is conducted only for profits made by transactions with outsiders, while in mutual companies the question is merely one of equitable and economical distribution. In insurance companies the proxy system makes the executive officers autocrats, because they alone have the power and opportunity to obtain large numbers of proxies. It is notorious that these men often assume the airs of more complete ownership of the companies over which they preside than do the real owners of proprietary companies. To endeavor to disturb or modify their supreme control is treason. It would take a mandamus and a force of constables to compel one of these magnates to permit such access to the books of his company as would enable another who was not to his taste to merely announce his candidacy to the members and solicit their votes or proxies.

Such popular government is a farce, and is everywhere understood to be a farce ; but its results are never matters for laughter, and often for lamentations. The grip of these men upon what they esteem their companies is not even loosened when by their mismanagement the institutions have been brought to the brink of ruin. It is still "trading stock" upon which they can drive a shrewd bargain for reinsurance at a profit to themselves, whatever may be the result of the deal to the members. In a company which is truly mutual, in which the members are not denied a voice, coming upon difficulties would call for conference of representatives of the members who would endeavor to find some solution of the trouble which would avert disaster. Instead, we usually see the very persons who by their folly or criminality caused the impending ruin still entrenched behind their proxies, brazen and impenitent, calmly demanding their pound of flesh

before the welfare of the members can be looked after. The position of members at such a time seems to be merely that of dumb cattle, to be sold and delivered without a word to say about it. Members so construe the situation, as every reinsuring company has found to its sorrow; they resent it, and in many cases refuse to remain, regardless of the advantages offered. There is a company to-day seeking reinsurance whose original "owner" disposed of his interest betimes, turning over his proxies to a speculator who now stands at the door with itching palms, refusing to permit the interests of the policy-holders to be considered until he is taken care of. Not so very long ago, in the winding up of a certain company, the person whose mismanagement had brought the company to the verge of ruin held his position in spite of a storm of protests, and, since it became impossible for him to feather his own nest by reason of the commotion, after many negotiations succeeded in preventing anything being done for the policy-holders. Yet he was modest, for he only demanded one dollar for himself for every two given the members, as a reward for having destroyed the company. If this were not forthcoming, nothing could be done.

Such occurrences are not uncommon; there is rarely a failure which is not accompanied by just such proceedings on the part of the very persons who are responsible for the difficulties. And success is often almost as disastrous to the original members as failure; the lack of consideration on the part of managers for the rights of members is notorious. Does any one suppose that inequitable, tricky policy conditions would continue for a moment if the members were given an opportunity to say what should be? Does any sane man suppose that that relic of barbaric days, the warranty, would remain in applications if members were taught its significance and could by vote remove it? Does any reasonable person believe

that unfair and dangerous modes of apportioning losses would be tamely submitted to if members could know the facts and remedy them? Or that robbery of retiring members would continue to be a distinguishing feature of American life insurance? Or that a company would be forced to the wall without a careful examination into its affairs by a committee of the members with expert assistance, with a view to remedy the situation and to bring the culpable persons to justice, instead of leaving them free to trade on the ruins? It is incredible that if afforded a free opportunity to express their will the members would not manage better than do their self-constituted masters at this writing. But suppose they do not? Then mutual insurance is a failure, and should be so confessed; and they who are to be proprietors should furnish the capital required of proprietors, assume the obligations of proprietors, and cease to sail under a false flag. In mutual companies the members have a right to rule; rule they ill or rule they well, they have the right to rule. They alone lose by their ill success or profit by their success; it is not a matter of importance to any one else whether they succeed or fail.

It is commonly urged against allowing the unrestricted control of the members, that insurance is a business matter, that the members are ignorant, that they are fickle and variable. It is true that insurance is a business matter — their business, and nobody's else — to manage what is their right. It is true that members know little of the business — if they know less than many managers of companies, regular as well as assessment, God help their ignorance! — but they must be taught, and they will be found willing to be taught and willing to trust those who are able to instruct them, and who faithfully serve them. It is not true that in such matters they are fickle and variable, that they are likely to forget those who serve them well; but it is true that they are likely

to throw off their shoulders men who seek to turn their offices into sinecures or to plunder the interests in their charge. And there is the rub; that is the true reason of the distrust of popular control.

Let us turn to facts. The nearest approach to popular control in the insurance societies of this country is found in the fraternities which make use of the representative system. It is true that these organizations have not as yet evolved very far from primitive methods of transacting business, though there are creditable exceptions to this rule. But in the matter of economically conducting their business along the simple lines which they have adopted, these organizations are easily first among all companies. The United Workmen find it possible to carry on the affairs of a society embracing almost four hundred thousand members at a cost of but 75 cents per $1,000 insured. Even in this order, which is now more than a quarter of a century old, there has as yet been no absolute necessity for the adoption of methods of apportioning losses more equitable and scientific than the method of uniform assessment. Granted the means of so doing, however, there is to my mind no doubt that upon occasion they will rectify all errors, for there are no interests to serve but those of members. In all the history of the fraternities there is not a shred of evidence that the system of government leads to unstable management; on the contrary, trustworthy executives are commonly continued in office so long as they wish to remain. But their emoluments are usually kept at a reasonable figure, and any proof of a tendency to plunder is likely to result disastrously, not for the members, as in proxy-governed institutions, but for the plunderers.

The same situation is found to obtain in the great Australian regular mutual company, where the members' control is even more direct; it is also found that the people, being given the opportunity, take delight in edu-

cating themselves in insurance, with the result that no institutions have arisen in that country doing business upon unsafe plans. But their actuaries are men of science, devoted to their science, and not to the interests of manager-ridden companies; and in consequence, as they are a class worthy of popular confidence, they possess it, and the affairs of mutual companies are directed by their skill. In Great Britain, on the contrary, there was originally the same gulf between companies and popular societies as in this country; but the control of such societies has been singularly stable, the chief active officers of the Manchester Unity of Odd Fellows and of the Foresters literally spending their lives in the harness, and being honored by everybody. These same societies were the first of the popular organizations to reform their methods and conform to scientific principles, led by the two officers referred to. The societies of importance which have made no move in that direction are for the most part proxy-ridden institutions. As for success in business management, the affiliated friendly societies possess funds in excess of $50,000,000, and are by far the most successful organizations in England. Although for a long time unprotected by law from embezzlement, loss of funds has been very uncommon, and the economy of management is unequalled. Concerning the comparative advantages of this representative mode of government, the chief registrar of the British government has said: "They can unite the vigilance of local management with the directing and correcting influences of a central authority. They afford a field for legitimate ambition, since every member, by passing with credit through the various offices in his own particular branch, may hope to be elected to the higher offices of the district and the central body, and eventually to reach the position of Grand Master, High Chief Ranger, etc., of the order, the elect of a constituency of picked voters, such

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as no county or borough member of the House of Commons can boast of. Nor can there be any doubt that, owing to these and other advantages, the federate bodies are every year outstripping isolated societies more and more in the race."—*Miles M. Dawson.*

Secret Societies.

The arguments against secret societies are composed in large part of misunderstanding and misrepresentation. Such organizations are by no means dangerous, either to societies or individuals; and the attempt to make them appear so is not to be commended. They embrace in their membership a large measure of intelligence and morality, and their designs are in harmony with accepted principles of duty. The fact of their secrecy is not the awful thing that their enemies represent. It does not involve any plotting against the peace and welfare of the community, and does not serve to shield any of the evils that good people abhor and avoid. The idea that citizens of high standing are not to be trusted behind closed doors is a manifest absurdity. There is no reason to suppose such men forget the obligations of honor and the rules of creditable behavior when they enter a lodge-room. They are fairly entitled to the presumption of innocence, to say the least, and the mere privacy of their proceedings is not a valid ground of condemnation under any circumstances. The curiosity with regard to what they do and say is natural, but it may easily assume an offensive aspect and become a source of gross injustice, notwithstanding its virtuous intentions.

It does not seem to occur to the critics of these orders that the policy of secrecy is a well established one in the

present system of civilization. A large share of the work of adjusting the affairs of the world and promoting the interests of mankind is performed with more or less avoidance of publicity. There are reasons why this practice is thus favored; it has advantageous uses, as experience has demonstrated, and it is likely to continue forever. The senate of the United States becomes a secret society every time it goes into executive session, and the same is to be said of the supreme court every time that it retires to make up a decision in a case. There are times when religious bodies find it necessary or expedient to conceal their proceedings from the public; in fact, there is a certain degree of secrecy in all plans of church government, but nobody thinks of denouncing them on that account. The secret societies do not hide everything that they do. Their operations are largely open to popular inspection, and nobody need be in doubt for a moment as to their general objects and services. They meet in secret, and preserve resolute silence touching given features of their work, but enough is revealed, nevertheless, to prove that they have a right to exist because of their practical usefulness.

There is abundant evidence of the fact that the benefactions of these organizations are constant and extensive. They have reduced the matter of charity to a science. Their plans of relief and their schemes of insurance are definite and effective, and their members have an assurance of help that never fails and never waits. It is not too much to say that their care for the needy and distressed is equal to that of the church, so far as material wants are concerned, and this entitles them to generous consideration from religious people. They cannot be considered very bad when the good that they do is so pronounced and far-reaching. This is the point that refutes most of the arguments of their critics. They do not pretend to be spiritual institutions, but they do teach

doctrines that produce excellent results from a moral point of view. The influence they exert is unquestionably on the side of faithful citizenship, of practical philanthropy, and of the sort of sympathy with misfortune that is none the less worthy because it is not proclaimed from the house-tops. They are not perfect in their theories and methods, we may readily believe; they have their shortcomings, like other agencies of civilization. But it is only the simple truth to say that with all their delinquencies, actual or imaginary, they are a decided benefit to society, and should have respect and encouragement accordingly.— *Globe-Democrat.*

Confidence.

If the present membership of all the fraternal insurance societies were doubled, or quadrupled, they would not be one whit more safe than they are now, for the cogent reason that the bond that holds a fraternal society of this kind together is confidence.

Erstwhile this confidence was a blind confidence, springing out of the thought that there was something magical in the term fraternal, and that all things fraternal were hedged about with a mysterious something that made inquiry and knowledge necessary.

Now it is different. Members are no longer content with being told the thing is done; they want to know how it is done, and they only give their confidence to make the bond when they are fully and freely instructed about the affairs of their society. They demand, in return for their confidence, the confidence of the men who are elected managers.

Members of any given association really care very little whether the cost of protection is something more in

their own society than some other, so long as they know why it is so. They understand, without any special instruction, that this kind of insurance, even in that society which is the most expensive, costs two-thirds less than by the old-line method. They also comprehend that the fraternal society, by its system of small payments, makes life insurance possible to them ; and further, that if fraternal societies were blotted out, ninety per cent of the people who compose them would never have protection, because of their inability to make large payments, and their indifference in the premises.

These things the people now-a-days know without the telling ; what they need to keep their confidence alive is the truthful facts often told about their own special society. If the death rate is larger than usual, and demands an increased number of assessments, they want to know it — increased assessments without reasons destroy confidence. If the growth in membership is small, they want to know the reason why. They want to know how much money is received and paid out, and what for ; not that they are looking for dishonesty, but that they are looking for something to strengthen their confidence.

What members want is that the progressive facts about a society in which they are concerned shall be published monthly in the order press, and not buried away in the sepulchral proceedings of a supreme lodge. Confidence, to live and flourish, must dine on facts, and an order newspaper makes an elegant bill of fare.— *Intelligencer.*

The Springfield (Illinois) *Sunday Argus* says that every man, in order to provide for the future welfare of those dependent upon him, should carry a reasonable amount of insurance upon his life ; that the great fraternal and beneficiary orders of the day afford the best insurance at

the very minimum of cost, and adds: "When a man foresees that a town is going to be a big city, invests all his spare cash there and makes a fortune, people praise him for his splendid business ability, which enabled him to pick up millions where thousands were before. But he is no more to be commended than he who forestalls the loss of his life and replaces it to his family so far as he can with insurance. 'Tis the part of intelligence, of paternal love, of husbandly affection. Wouldn't you hate to have it said, if you were to die, 'he was too mean to insure his life?'"

The Fraternal Beneficiary Order of the Future.

Fraternal insurance orders are practically an American institution. Friendly societies, it is true, there have been in England for a long time, but these, as a rule, only furnished relief in case of sickness or gave a small sum at death to cover burial and other expenses. As the term is now used and understood, it may be said that when the first lodge of the Ancient Order of United Workmen was instituted in 1868, fraternal insurance had its birth. A little over a quarter of a century, then, covers the period to which we must confine our attention in looking for the practical operations of the present fraternal insurance system. While this history has been comparatively brief, in our judgment it is time that the record should be carefully scanned, with a view of eradicating any defects, and, if possible, devising improvements to be incorporated into the fundamental law of the several societies. If any defects exist, we, as friends of the system, should investigate and find them, with a view of eliminating that

which is objectionable, rather than to wait until our enemies discover and take advantage of the imperfections.

It is unquestionably true that many societies have been formed by men who were honest and well-meaning but unacquainted with insurance rules and laws of mortality. Where this has been the case, frequently too liberal certificates have been issued and promises made to the incoming members which never can be fulfilled. The founders of such societies have allowed themselves to make inconsiderate promises of payment in case of death, accident, disability, and sickness, which can never be met by anything like the number of assessments contemplated. Estimates of the number of assessments which would be required have been made which were grossly inadequate, and as the cost of the insurance has been yearly increased, a discontented and sometimes rebellious membership has resulted. This is disastrous to any organization, and especially a fraternal one.

The fraternal insurance order of the future, while its fraternal platform should be the broadest possible, will have its insurance contract drawn upon conservative business principles, with no promises made on behalf of the order which the laws of mortality do not show can be safely entered into and as surely fulfilled.

While it shall not be my purpose to particularize as to what I may consider defects in the laws of some of the orders of to-day, I hope that two or three suggestions in a general way will not be considered out of place. Without doubt the rate of assessment in many societies was made too low. What was thought to be a sufficient rate to carry the insurance taken was fixed upon with a view of collecting the amount required in monthly assessments When, as has been the case in many instances, it was found necessary to double and triple the assessments each month to pay the claims, the members have become dissatisfied. This dissatisfaction has arisen not

so much at the actual cost of carrying the insurance as to the constantly increasing number of assessments they have been compelled to pay. The rates should, then, be fixed large enough in the start so that single monthly assessments will carry the amount of the certificate taken.

Many societies have disregarded all laws of mortality by accepting and insuring members at too advanced ages without adequately increasing the rate. This has been and is being remedied in most orders ; and without doubt all societies that have not already done so will soon see the need of reducing the age of admission and grading the assessments or the amount of the certificate in accordance with the mortality tables based upon age at the time of joining.

In nearly all of the orders the rate charged for the first few years after the organization of the society was not as large as it should have been. Only the amount needed for the current death rate was collected and too cheap insurance furnished, which necessarily was largely increased later on. The members from the start should be made to pay a reasonable amount for the insurance carried. The balance above what is required for the payment of actual losses could be held in reserve or safely invested for the benefit of the society. Fifteen assessments from the start in most societies would have created a fund the interest upon which would have made ample provision for the payment of the running expenses of the organization.

One of the most flagrant mistakes made by officers and organizers in the past has been the laying of too much stress upon the cheapness of fraternal insurance. Many have been led to believe by enthusiastic members and poorly-informed organizers that the cost of their insurance would be but a trifling sum, and they have not considered or been duly impressed with the importance and real worth of the protection afforded. While the

cheapness may be spoken of in contradistinction to the exorbitant rates charged by old line companies, the incoming member should be taught to understand that while it will cost him something to keep up the assessments it is money well expended.

Thus far fraternal insurance has been largely experimental. That it meets a want felt by the people of the land is demonstrated by its thousands of adherents. That it has been a national blessing, the millions of dollars given annually to the beneficiaries of its members clearly proves. The large number of its adherents and the untold good accomplished, however, should all the more impress the founders and managers of the different orders with the responsibility resting upon them. They should be led to lay so broad and deep the foundation principles of their respective societies that the fraternal system may not prove a failure, but that the laws may be so molded that it may be handed down from generation to generation.—*Albert Morgan, at National Fraternal Congress.*

Response to Address of Welcome.

W. A. Northcott, Head Consul of the Modern Woodmen of America, made the following response to the address of welcome delivered at the National Fraternal Congress, held at Cincinnati, November, 1893:

It affords me much pleasure to respond to this most courteous welcome to the beautiful city of Cincinnati, the metropolis of the great commonwealth of Ohio. We come, Mr. Mayor, to hold this session of the Fraternal Congress as the representatives of nearly forty societies, that hold in their membership one million five hundred thousand of the brainy workingmen of this great re-

HUMPHREY PIERCE, Member Auditing Committee,
Appleton, Wis.

public. A congress that has collected and disbursed, during the last year alone, the vast sum of $28,000,000 to the families of deceased members. Think of the great good this has done; think of the desolate places made glad; of the tears it has wiped from the cheek of the widow; it has clothed and fed little children and sent them to school; it has held homes together. This is a great organized charity that is not indiscriminate, but goes to the worthy and the helpless; and in this great work we deserve the encouragement and support of every good citizen of the nation.

It is proper, Mr. Mayor, that you, as the chief executive of this municipality, should welcome us as the representatives of these societies. Next to the government itself, there is no greater organization in the land, and one that deals with the vital interests of more people. Nine millions of souls are dependent upon these societies, and directly interested in the deliberations of this congress. The benefit societies of the United States embrace a membership of nearly three million, and those interested in the benefits carried by these members form a vast army. In a short time all similar societies in the United States will be enrolled as members of this congress, and the immensity of its influence for good cannot be overestimated.

These fraternal benefit societies are like representative governments. The members of the order are its rulers, and the officers its servants. It is not a joint stock company, managed by a few individuals, with an indefinite tenure of office, and without accountability, but it is a great fraternity that has immediate control, through its delegates, of the affairs of the orders. If officers become incompetent or corrupt, they are speedily displaced and new ones put in their places. These orders possess the power of self-preservation and self-perpetuation. The statistics of history show that but two or three fraternal

benefit societies have failed since the foundation of this government; while the number of mutual insurance companies without the fraternal feature that have failed is very great. The fraternal insurance order, once established, seems almost immortal. They are of the people, for the people, and by the people. From a consideration of these statements the importance of the fraternal feature in our societies becomes obvious, even from the standpoint of the soundness of the insurance. But there is still more in our societies than the insurance feature. There is something in the brotherhood of man; there is something in the sympathy in times of distress; a kindly visit from a brother when we lie on a sick bed, and the help given to our families when we are so unfortunate as not to be able to help them ourselves. None of us are so strong or so fortunately situated that there may not come to us a dark hour when we need a kindly hand to help us. This does not come to us as charity, for we have a right to it; we would do the same ourselves for other brothers in distress, and we have a right to expect the same from them. One stick is easily broken, but a bundle of sticks is invincible. It is a grand thought that in that great territory extending from the shores of the Atlantic westward to "where California's brooks wash down her sands of gold," live three million freemen, bound together as with a common cord for the mutual benefit and protection of their families. We are proud, as their representatives, to meet here to-day to deliberate for their common welfare.

This congress has a great work to do. As one of its new members I appreciate the great work that is to be done in this and coming sessions in developing its great power for good. As yet it is but comparatively an infant that will feel the strength and power and growth that coming years will bring. Great questions must be solved at this meeting, great work will be done. Let us bring to

these deliberations that fraternal spirit which our societies teach. Let this fraternal spirit not be bounded by state lines or restricted by the ambitions of individual societies, but rather let us feel and appreciate the magnitude of the work before us, and the proper spirit that should guide us.

Mr. President, let me thank you for the honor you have conferred upon me in asking me to respond to this address of welcome; and, Mr. Mayor, let me again thank you for this generous and hearty welcome which you give us on behalf of your people, to the hospitality of your beautiful city.

The Lodge a School.

Let a Neighbor attend his Camp regularly and he will become better quailfied to discharge his duties as a citizen of the republic. The proceedings of a Camp are conducted in conformity with the rules prescribed for the deliberation of congress, and familiarity with the affairs of a Camp qualifies a man for any public business. The organizations with which Americans organize and govern themselves has often been noticed by travelers. Very few Americans are unconnected with some fraternity, and in these societies they are subject to discipline. This prepares them for a wider field of action. The spirit of good-will diffused throughout a Camp encourages a Neighbor to take part in its proceedings. If he makes a mistake he is not laughed at, and he is not afraid to try again. Many an awkward, blundering Neighbor has been drilled into a graceful, prompt, and adroit debater, and at some public meeting astonishes his outside acquaintances with his apparent spontaneous readiness. Money and energy are the chief means of success in

business, but they will be unprofitably spent unless the possessor has business tact; and many a citizen of ten talents' worth virtually buries them in the earth by not knowing how to use them.— *The Triangle.*

A Suggestion.

We wish to impress on the minds of our readers the importance of having benefit certificates made payable to the wife. The husband and father whose wife has proved worthy of his love should not have her troubles complicated by naming the children with her as beneficiaries. If the money is paid to the wife, she can use it in the care and education of the children at the very time when it is most needed; but if a portion of it is to be paid to the children, the money can only be reached through the guardian, and is accompanied with both expense and difficulty. To a great degree the purposes of the order are frustrated by these hampering restrictions. The mother love can safely be trusted to take care of the little ones. Let the money go to her.— *The Echo.*

So much has been said and written on the relation of fraternal societies to the church, a great deal of which has been misleading and unwarranted, that many people no doubt have been influenced not to connect themselves with such societies. The following from the pen of Rev. J. H. Chandler, of St. Paul, Minn., presents the matter in its true light: "The true relation of the church and the lodge is that of helpful allies. The beneficial order can do a kind of work in providing for the sick benefit and the provision for the family in case of death which

the church cannot do, but which it may wisely sanction and recommend. The lodge stands, too, for friendship; surely an excellent thing. But these benefits are not all that a man needs. In addition to these ties and this provision for needs of the few years of a man's life, the church comes with its message concerning 'the communion of saints and life everlasting.'"

General Fund.

The following is the report of the Finance Committee of the National Fraternal Congress, held in November, 1888:

To the President, Officers, and Members of the National Fraternal Congress:

BROTHERS: The nature of the objects of the National Fraternal Congress must of necessity lead to the consideration of all subjects which affect and are of interest to fraternal and beneficial societies, and to their consideration in their broadest and most comprehensive sense.

These societies have become a feature of our national greatness, and while such associations in some form or other date back almost, if not entirely, to the beginning of civilization itself, still their present modernized and improved existence, the result of experience and of advance in human thought, have made them such a power for good in human affairs that it well becomes those who are interested in their continued and future usefulness to carefully study the subject and seek to keep them as they are now — abreast of the times — and to improve, as far as possible, their condition and stability, to the end that

their glorious record for good works may be made more resplendent, and that their beneficent influences may continue to be a marked feature of our age and generation.

With these ideas in mind, your Committee on Finance have deemed it wise to submit some suggestions regarding the general financial management and policy of such societies and associations as are represented at the present session of the congress.

It is well known and acknowledged in the business world that insufficient financial facilities in the management of any great enterprise are, as a rule, the precursors of a puny existence, if not finally of its entire failure. That fact is as applicable to such societies as ours as in any other department of business. It is true, and we are all proud of it, that one of our sturdy safeguards is fraternity. Indeed, many of us look upon that beautiful sentiment as the very base and corner-stone of our prosperity. Accepting that as the fact, along with it must be a financial policy which shall not only not cripple the management of the business and monetary affairs, as well as the growth and development of the various associations, but that will render it independent and strong to pursue vigorously the work which shall keep them along with and abreast of the business procession of the age. If such a policy is not pursued we cannot hope for progress and success, and those societies and associations who map out and pursue a liberal and aggressive line of action in this regard will very soon forge ahead and leave far in the distance those who do not.

We utilize the thoughts above suggested in the consideration of the contribution to and use of what is known in our organizations as the "General Fund." This fund is provided and used for defraying the general expenses of our organizations from the subordinate up to and including the supreme. There is now, and always

has been, amongst many members of these societies an idea that the fraternal sentiment in the membership should induce some of the members to perform all the duties and labor incident to their success and stability, and with little or no other reward than the gratification of that sentiment, and hence are always complaining — first because the dues they have to pay are excessive, and that expenses are too heavy in all departments of the organization. This idea should be educated out of the membership, and the doctrine of fair compensation to those who year after year "bear the burden and heat of the day" in performing the labor and duties which are a necessity to success. To do this, and to provide for expenses of various kinds, which necessarily are incurred, the dues paid into the "general fund" should be sufficient to at all times prevent any paucity in that fund, either in the subordinate or supreme bodies of the organization, and the policy in the use of this fund should be to have the compensation of all the officers who have onerous, exacting, and important duties to perform such as will insure securing the services of those fully competent to perform those duties in a creditable and business-like manner, and also to have at command funds sufficient to provide all necessary facilities for prosecuting the work actively and vigorously. It is the province of the supreme or legislative branch, which makes the laws for and executes them in these associations, to require the subordinate organizations to make such provisions as are herein suggested by legislative enactment, and it is just as necessary for the superior body to make liberal provisions in the matter of its revenues in order to successfully regulate and prosecute its work as that the subordinate and intermediate organizations should be required to do so.

What can be more embarrassing to the executive officers of organizations such as those represented at this

congress, and which collect and distribute millions of dollars annually, and at the same time manage and regulate all the details of such important institutions, than to find themselves with an insignificant, if not an empty, "general fund" with which to prosecute their work? And how can success and a creditable administration be looked for from those in authority if they are thus hampered? The treasuries of the "general funds" of many of the supreme and intermediate bodies whose representatives are at this session are too low to insure a healthy and vigorous administration, and in most cases needlessly so. One or two of the organizations within the past year or two have found it necessary to increase their revenues to an extent commensurate with their needs, and the result has been noticed since in the impetus given to the organizations all along the line. The opposition to increasing the income generally comes from a fear of unrest and complaint among the membership, but these organizations are mainly composed of citizens who will not object to a small additional tax if the occasion for it is explained properly to them, and they made to realize that it is done to make the organization more prosperous, and hence their interests better conserved.

Experience has proven to all of us who have been actively interested in our associations and societies that continued growth is necessary to continued prosperity, and that that growth can only be accomplished by unremitting effort, and that means consequent expenditure for all reasonable expenses incurred. To the membership we believe it is only necessary to make the proper representation and explanation in order to receive instead of complaint and mutterings of unrest the most cordial cooperation by a ready compliance with the demand for a generous "general fund."

Your committee must not be understood as suggesting a want of absence of economy in the use of the "general

fund" by those in whose care it is placed in either the subordinate or superior bodies of the organization. On the contrary, the most rigid economy should be exercised at all times consistent with the needs of a vigorous and business-like policy, but that economy should be a wise and not a false one. It should be such as while used to add vigor and health to an already healthful body, should so judiciously govern the expenditures as to produce maximum results with a reasonable minimum of expense.

The question as to what are necessary expenses, or to what extent and in what directions the "general fund" should be used for the purpose of promoting the general prosperity of the organization is hardly a proper one to be discussed in this paper, as the exigencies of the cases as they arise in the work would have much to do in influencing the determination of such a question, and it would necessarily have to be left to the discretion and judgment of the legislative bodies in session or to the executive officers in the interim. It can safely be taken for granted that those to whose care so important a question is committed by their constituencies in organizations like ours, where all are imbued with the spirit of fraternity, love, and honor, will always be found true to their trust, and careful in administering it.

Submitting the foregoing thoughts for the consideration of the congress regarding the "general fund," your committee beg to submit the few suggestions regarding the care of the "benefit fund," that magnificent accumulation of small financial atoms which is contributed by the membership for the beneficent purposes to which it is dedicated. As to the various systems in vogue in the several organizations of levying the assessments, and the wisdom or unwisdom of the level or graded plans, we shall not venture suggestions, those being matters of internal affairs in the several organizations. The question, however, of the care of these funds, and the safeguards

necessary in order that the entire membership shall feel perfect security, and the confidence of the public be challenged, is a subject which is of the utmost importance to all. Too much care can not be taken in selecting depositories and distributing the funds into deposits of moderate dimensions in two or more different depositories, according to the amount of money on hand at any one time, so that in case of financial disaster to any the risk of loss will be reduced to a minimum. The systems or regulations adopted for the handling of those funds is also a matter of grave importance, and cannot be too carefully considered before adoption. The depositories having been selected by proper authority, the money after being deposited therein should be drawn out to pay claims to beneficiaries only on checks signed by the financial officer to whose care it is entrusted, and countersigned by the executive officer of the association. The disbursements should also be under the careful eye and the accounts subject to the scrutiny of a diligent finance committee or board of trustees. These are the ordinary precautions taken by corporations where large amounts of money are received and disbursed, and surely none less should be adopted by organizations like ours. The bonds of financial and executive officers should be ample to cover their responsibility, and the sureties should not be members of the order if it can be avoided, for the reason that the courts in some states have taken very peculiar views of the relation of one member to another in becoming surety for him in a fiduciary capacity in the organization of which they with others are members. This is especially so in the case of subordinate and intermediate bodies in such organizations as are represented here, where they are not incorporated under the laws of the state where they are located. To avoid possible legal complications, therefore, it would seem wise to accept only as sureties those who are not members of the organization to which the surety is given.

In the regulations made for disbursing the funds, while all the precautions above mentioned should be taken and the most watchful care observed by those who are charged with that duty, still there is a possibility that over-caution, bordering almost, in rare cases, on to crankiness, may seek to throw so many conditions around the officers who are charged with handling the funds as to hamper them seriously, and at the same time not materially add to the safety of the trust. The wise course is to pursue a conservative business-like policy in the matter, and thereby insure comparative safety, and at the same time leave the officers charged with the disbursement of the money with sufficient freedom not to delay the adjustment and payment of claims to those who are entitled to receive promptly that which provident members have left them as their heritage.

The summary of the argument is that in all the business to be done regarding the finances, from the subordinate branches up to and including the legislative and executive authorities of each and every society, prompt, careful business methods should be observed. The same business rules as are peculiar to successful business in every-day business life are applicable in these associations, and if they are always adhered to there is every reason to expect that the result will be such as to satisfy the most pronounced skeptic of the usefulness and stability of fraternal organizations.

Fraternally submitted,

E. M. Schryver,
B. F. Nelson, } *Committee.*

A Timely Warning.

James Leahy, aged forty-six years, was adopted as a Neighbor of Court Camp, No. 454, Springfield, Ill., in April, 1888, and carried a certificate for $1,000, made

payable to his wife at his death. He was employed as night caller at the Wabash railroad shops, at Springfield. On the night of October 17th, last, he stepped upon the platform of a caboose to make a call, when, without a word of warning, a train of freight cars struck the car upon which he was standing, knocking him off and killing him instantly. This claim was passed upon at the October meeting of our Board of Directors, and immediate settlement thereof ordered.

John Brown, aged fifty years, was a Neighbor by adoption of Camp No. 113, located at Savanna, Ill. He carried a certificate for $2,000, in favor of his wife. He had been a member of Woodcraft about two months, having been adopted in July. On the first day of October he was accidentally killed by the caving in of a sandbank in the yards of the C. M. & St. P. Railroad Co., at Savanna, Ill. His claim was adjusted at the recent meeting of the Board, and the $2,000 will be handed over to his widow without delay.

And still another case is that of the sudden death of Neighbor John T. Dahl, late of Camp No. 1258, Rice Lake, Wis. Neighbor Dahl carried a certificate for $2,000 in favor of his wife. He had been a member but fifteen days. His wife had been very ill and he had sat up with her for many long and weary nights, until he was almost exhausted. On the evening of September 30th, while in the act of pumping some water, he fell to the ground with cerebral hemorrhage, from which he never recovered. The claim for $2,000 also received the attention of the Board, and the full amount will be paid to the wife immediately.

Your attention is called to these cases of sudden and accidental deaths as a warning to those who are not members of the Modern Woodmen of America, as also to any Neighbor of our order who may be in the habit of permitting himself to become suspended. To the first we

would say, make application for membership immediately. The rate is very low. You will never miss the money invested, and at night you can lie down to rest with the full satisfaction of knowing that in case you are taken from your loved ones they will not be left to the cold charity of the world. Do not hesitate for a moment. It is a duty you owe to your wife and little ones. Come and join the grand army of sons of the forest. To any Neighbor who may be negligent in the prompt payment of his assessments, we have only to cite you to the instance where the husband and father had been in the habit of permitting his certificate of $3,000 to become void from time to time. He was careless in the payment of his assessments and dues. It was the last day of the month. His wife asked whether the assessment had been paid. It had not. He would "go around to the clerk and settle the next day," but the wife herself took the last dollar in the house and settled in full with the order. That same night the husband was accidentally killed. The order paid over the $3,000, and the mother and babies were saved from poverty and want. Heed the warning. Be prompt in the payment of your assessments. You cannot afford to have your name placed upon the list of suspensions, for death may overtake you when least expected. Pay *to-day*, and feel happy and contented to-morrow.

Future Cost.

When the relative cost of co-operative *vs.* old line insurance is discussed, there is but one argument advanced by the old liners which is not readily met by the advocates of fraternal insurance, and that consists in the statement, confidently advanced, that, although the insurance may be cheaper at the present time, it is only a

question of a few years when all the members having advanced in years, and the death rate per thousand members having equally advanced, the number or frequency of assessments must necessarily advance in the same ratio, and thus the cost of the insurance to the persistent members will be enormous at the period in life when advanced age will render it impracticable to substitute better and cheaper insurance. No instances are cited in support of this proposition, but it is ingeniously declared to be susceptible of mathematical demonstration.

Fraternal insurance advocates can hardly appeal to the experience of American fraternities in answer to this argument, for the reason that none of them have been organized long enough to give their experience statistical value, and the older societies have organic defects which exclude them as criterions for the newer and better-organized bodies ; still, the experience of the newer societies as to the effect of young blood, lapses, etc., encourage all fraternal insurance advocates in the belief that not only is that class of insurance temporarily cheaper than old line, but that the time will never come when in any well regulated society it will cost one-half the price of the same protection in old line companies.

A singularly appropriate and convincing argument has been placed at the disposal of all fraternity men by some facts lately collated by one of their number.

Masonry has been organized in this country over one hundred years ; Odd Fellowship over seventy-three years. Neither society has ever had any physical test for membership, nor inquired as to the family history of candidates, but a total membership of more than a million has been gathered upon social qualifications alone, and no efforts are made to keep the average age of the membership low. These societies have been initiating members ; losing some by lapses and others by death for nearly a hundred years, and still, in the year 1891, an assessment

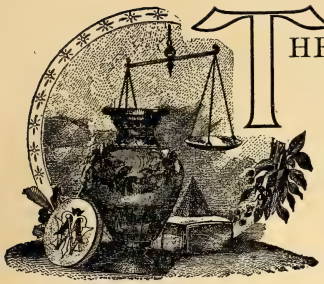
of $24 upon each of the living members would have paid $2,000 to the family of every member who died during that year. If after an existence of a century these societies, with never a medical examination, could insure their membership upon a basis of $12 annually for $1,000 of indemnity, is it unreasonable to conclude that societies such as ours, with rigid medical examination, can maintain a rate of $6 annually per $1,000 of indemnity until they attain an equal age?

The conclusion is irresistible, that with a good plan, intelligently devised and honestly administered, the members may not only view the present with satisfaction, but safely leave the future to take care of itself.—*Woodman.*

Dr. H. O. Larrabee, Member Auditing Committee,
Winona, Minn.

National Fraternal Congress.

National Fraternal Congress.



THE National Fraternal Congress is a union of the fraternal beneficiary societies of the United States and Canada. It was organized at Washington, D. C., November 16th, 1886.

The object of this congress is to bind these fraternal beneficiary societies into closer relationship for mutual benefit and protection. Its purposes are effected in the following ways:

First. It secures proper and uniform legislation in favor of these societies.

Second. It secures more perfect medical examinations and matures a better system of securing healthy risks.

Third. It promotes a friendly feeling between the managements of the different societies and prevents unfriendly criticism and petty jealousies between them.

Fourth. It upholds and exemplifies the benefits of fraternal insurance, as against other systems.

The good accomplished by this congress grows with each year of its existence. The time will soon come when it will be one of the greatest powers in behalf of fraternal insurance.

It has already accomplished much in securing proper legislation and promoting a more amicable relationship between its members.

The last congress through its committee secured the passage of the bill in congress of the United States for-

ever settling the question of admission of the fraternal papers through the mails as second-class matter. This work alone would justify the existence of the congress. But it has a great work to do in the future in promoting and maturing the great system of fraternal insurance.

This congress was brought into existence through the efforts of the Supreme Lodge Ancient Order of United Workmen. At the preliminary organization Leroy Andrus was elected President, and R. C. Hill, Secretary. Sixteen orders were represented, with an aggregate membership of 535,000, and carrying insurance to the amount of $1,200,000,000.

The first annual session was held at Philadelphia, November 15th, 1887. John Haskell Butler was chosen President and Oliver M. Shedd, Secretary. At this meeting the following resolution was adopted :

To the National Fraternal Congress :

Your committee to whom was referred the resolutions, presented by Representative W. H. Barnes at the last session, and laid over for consideration at this session of the congress, respectfully report that they recommend the adoption of the preamble as presented by Representative Barnes, which reads as follows :

WHEREAS, There are a large number of associations under various names, presenting to the public propositions of various characters, that have arisen since and are meeting with favorable reception because of the success of the standard legitimate fraternal benefit orders, and while it is not the province of this congress to either reflect upon or endeavor to retard the growth or prosperity of any organization, yet we deem it a duty to ourselves and the public to define what in our judgment is a fraternal society, and to be recognized as such. Therefore we recommend the adoption of the first resolution amended to read as follows :

Resolved, That a fraternal society is an organization working under a ritual, holding regular lodge or similar meetings, where the purposes are confined to visitation of the sick, relief of distress, burial of dead, protection of widows and orphans, education of the orphan, payment of a benefit for temporary or permanent physical disability or death, and where these principles are an obligated duty on all members, to be discharged without compensation or pecuniary reward ; where the general membership attends to the general business of the order, and where a fraternal interest in the welfare of each other is a duty, taught, recognized, and practiced as the motive and bond of the organization.

The last session of this congress, it being the seventh, was held at Cincinnati, Ohio, November 21st, 1893. At this meeting thirty-nine societies were represented, having an aggregate membership of about 1,400,000 members, and which had paid out during the year 1892 something over $28,812,925.87 to their beneficiaries.

W. A. Northcott, Head Consul of the Modern Woodmen of America, responded to the address of welcome delivered by the mayor at this session.

Director J. W. White was chosen chairman of the Committee on Legislation, which is the most important committee of the congress.

Director J. G. Johnson was chosen a member of the Committee on Fraternal Press, and prepared the address in behalf of the committee, which was submitted to congress, on account of the Manderson-Hainer bill.

The present officers and committees of the Fraternal Congress are as follows :

OFFICERS.

President.— N. S. Boynton, Port Huron, Mich.

Vice-President.— S. A. Will, 134 Fifth avenue, Pittsburg, Penn.

Secretary and Treasurer.— O. M. Shedd, Lock Drawer W, Poughkeepsie, N. Y.

COMMITTEES.

Constitution and Laws.— L. A. Gratz, 131 Main street, Louisville, Ky.; Julius M. Swain, 120 Tremont street, Boston, Mass.; H. H. Miller, First National Bank building, Chicago, Ill.; Albert Morgan, Columbus, Penn.; Howard H. Morse, 142 West 125th street, New York City; Charles Naylor, 118 North Fifth street, Philadelphia, Penn.; James H. Livingston, 628 Forest street, Baltimore, Md.; W. R. Cooper, Knoxville, Tenn.

National, State, and Provincial Legislation.— John W. White, Rock Falls, Ill.; M. G. Jeffries, Janesville, Wis.; D. P. Markey, Port Huron, Mich.; Dr. Oronhyetkha, Toronto, Canada ; Dr. E. R. Hutchins, Des Moines, Iowa ; Dr. J. W. P. Bates, 1020 East Eighth street, Baltimore, Md.; J. A. Langfitt, 140 Diamond street, Pittsburg, Penn.; Will T. Walker, 600 Minnesota avenue, Kansas City, Kas.; Lee R. Sanborn, 48 West Eagle street, Buffalo, N. Y.

Credentials and Finance.— John J. Acker, State street, Albany, N. Y.; Frank N. Gage, Chicago, Ill.; T. J. Smith, 180 West Fourth street, Cincinnati, Ohio.

Statistics and Good of the Order.— J. E. Shepard, Lawrence, Mass.; D. E. Stevens, 208 and 210 South High street, Columbus, Ohio ; M. W. Sackett, Meadville, Penn.

Fraternal Press.—W. S. Linton, Saginaw, Mich.; Dr. G. H. Shields, Hannibal, Mo.; J. G. Johnson, Peabody, Kas.; W. R. Spooner, 430 East 117th street, New York City ; Emma M. Gillette, 302 F street N. W., Washington, D. C.

Orders who are Members of the Fraternal Congress, with Secretaries' Address.

Ancient Order of United Workmen.— M. W. Sackett, Meadville, Penn.

Knights of Honor.— B. F. Nelson, St. Louis, Mo.

American Legion of Honor.— Adam Warnock, 200 Huntington avenue, Boston, Mass.

Royal Arcanum.— W. O. Robson, Boston, Mass.

Knights and Ladies of Honor.— C. W. Harvey, Indianapolis, Ind.

Order of Chosen Friends.— T. B. Linn, Indianapolis, Ind.

Endowment Rank Knights of Pythias.— John A. Hinsey, 14 and 16 Pacific avenue, Chicago, Ill.

Order of United Friends.— O. M. Shedd, Poughkeepsie, N. Y.

Home Circle.— Julius M. Swain, 120 Tremont street, Boston, Mass.

Knights of Maccabees.— N. S. Boynton, Port Huron, Mich.

Knights of the Golden Eagle.—William Culbertson, Box 527, Philadelphia, Penn.

Knights of the Golden Rule.— T. J. Smith, 180 West Fourth street, Cincinnati, Ohio.

Equitable Aid Union.— John T. Irvin, Columbus, Penn.

Improved Order Heptasophs.— Edward Erickson, 932 Madison avenue, Baltimore, Md.

Supreme Camp Fraternal Legion.— M. J. Block, 1020 East Baltimore street, Baltimore, Md.

National Union.—J. W. Myers, Hartford Block, Toledo, Ohio.

Order Golden Chain.— A. Stanley Weir, 220 North Charles street, Baltimore, Md.

Royal Templars of Temperance.—E. B. Rew, 48 West Eagle street, Buffalo, N. Y.

Order Pilgrim Fathers.— James E. Shepard, Lawrence, Mass.

Fraternal Mystic Circle.— C. E. Rowley, 208 and 210 South High street, Columbus, Ohio.

Order Mutual Protection.— G. Del Vecchio, Room 310, 269 Dearborn street, Chicago, Ill.

Royal Society of Good Fellows.— D. Wilson, M. D., 180 Summer street, Boston, Mass.

Northern Mutual Relief Association.—Walter Wright, 10 Tremont street, Boston, Mass.

Protected Home Circle.— P. D. Stratton, Sharon, Penn.

Order of Golden Cross.—W. R. Cooper, Knoxville, Tenn.

Modern Woodmen of America.— C. W. Hawes, Fulton, Ill.

Iowa Legion of Honor.— J. H. Helm, Box 350 Cedar Rapids, Iowa.

Legion of the Red Cross.— John B. Treibler, 612 Van Buren street, Wilmington, Del.

Woodmen of the World.—John T. Yates, 206 Sheeley Block, Omaha, Neb.

Knights of St. John and Malta.— J. L. McElroy, 515 East 119th street, New York City.

Artisans' Order of Mutual Protection.— Louis Maloney, 538 Taskee street, Philadelphia, Penn.

Independent Order of Foresters of Ontario.— John A. McGillivray, corner Yonge and King streets, Toronto, Canada.

National Provident Union.—William J. Gorsuch, Room 148, No. 41 Park Row, New York City.

Order of Shield of Honor.—William T. Henry, 205 East Fayette street, Baltimore, Md.

Royal League.— C. A. Warren, Opera House Building, Chicago, Ill.

Order of Select Friends.—W. J. Linn, Fort Scott, Kas.

Fraternal Aid Association.—Will T. Walker, 600 Union avenue, Kansas City, Kas.

PERRY PERKINS, Member Auditing Committee,
Des Moines, Iowa.

American Order of Home Protection.— John W. Eddy, Helena, Montana.

National Reserve Association.— J. C. Hennessey, Missouri Pacific Railroad, Kansas City, Mo.

ORDERS NOT MEMBERS OF FRATERNAL CONGRESS.

Catholic Benevolent Legion.— John D. Carroll, 38 and 40 Court street, Brooklyn, N. Y.

Free Sons of Israel.— H. J. Goldsmith, 27 Second avenue, New York City.

Benai Brith.— S. Hamburger, Fifty-seventh street and Third avenue, New York City.

Golden Star Fraternity.— J. B. Faitoute, 22 Clinton street, Newark, N. J.

Northwestern Legion of Honor.— D. M. Rowland, Marengo, Iowa.

Empire State Degree of Honor.— H. W. Seymour, Stockton, N. Y.

Independent Order of Foresters of Illinois.—T. W. Saunders, Rooms 6 and 7, No. 53 Dearborn street, Chicago, Ill.

Catholic Mutual Benevolent Association.— C. J. Hickey, 543 Madison street, Brooklyn, N. Y.

Statistics Fraternal Insurance Societies.

Statistics of Fraternal Insurance Societies.

AMERICAN LEGION OF HONOR.

JOHN M. GWINNEL, Supreme Commander, Newark, N. J.; salary, $3.000.

ADAM WARNOCK, Supreme Secretary, Boston, Mass.; salary, $3,900.

GEORGE W. KENDRICK, JR., Supreme Treasurer, Philadelphia, Penn.; salary, $2,500.

Commenced business as an order, December 18th, 1878.

Date of first assessment levied, September 6th, 1879.

Issue certificates from $1,000 to $3,000; graded rates:

Age.	Rate on $1,000.	Age.	Rate on $1,000.	Age.	Rate on $1,000.
18 and 29	$ .40	36 and 37	$ .56	43 and 44	$ .70
29 and 30	.42	37 and 38	.58	44 and 45	.72
30 and 31	.44	38 and 39	.60	45 and 46	.74
31 and 32	.46	39 and 40	.62	46 and 47	.76
32 and 33	.48	40 and 41	.64	47 and 48	.78
33 and 34	.50	41 and 42	.66	48 and 49	.80
34 and 35	.52	42 and 43	.68	49 and 50	.84
35 and 36	.54				

Expense of management provided for by one assessment each year.

Cost of management 1894, $58,854.08.

Cost of management per member 1894, $1.00.

Deaths per 1,000 beneficial members in 1891, 15.3; 1892, 16; 1893, 16; 1894, 16.

Average age January 1st, 1894, 36 years; January 1st, 1895, 36 + years.

Number of assessments year 1891, 30; 1892, 32; 1893, 36; 1894, 36.

Cost of insurance per $1,000 in 1893, 30 years, $14.96; 35 years, $18.36; 40 years, $21.76. In 1894, 30 years, $14.96; 35 years, $18.36; 40 years, $21.76.

Losses paid in year 1893, $3,069,865; 1894, $2,751,079.

Total amount of insurance in force January 1st, 1894, $159,473,000.

Total amount of insurance in force January 1st, 1895, $142,901,500.

Total membership in absolute good standing January 1st, 1894, 62,076.

Total membership in absolute good standing January 1st, 1895, 56,060.

Number of subordinate lodges January 1st, 1894, 1,085; January 1st, 1895, 1,086.

ANCIENT ORDER OF UNITED WORKMEN.

LEWIS L. TROY, Supreme Master Workman, Chicago, Ill.; salary, $1,000.

M. W. SACKETT, Supreme Recorder, Meadville, Penn.; salary, $3,000.

JOHN J. ACKER, Supreme Receiver, Albany, N. Y.; salary, $400.

Commenced business as an order October 27th, 1868.

Date of first assessment levied, 1871.

Issue certificates for $2,000, at an uniform rate of $1.00 per assessment.

Expense of management varies in different states.

Cost of management 1894, $561,591.66.

Cost of management per member 1894, $1.67.

Deaths per 1,000 beneficial members in 1891, 9.72; 1892, 10.19; 1893, 10.11; 1894, 10.43.

Average age January 1st, 1894, 40 + years; January 1st, 1895, 41 years.

Number of assessments year 1891, 19; 1892, 20; 1893, 20; 1894, 20.

Cost of insurance per $1,000 in 1893, 30 years, $10.00; 35 years, $10.00; 40 years, $10.00. In 1894, 30 years, $10.21; 35 years, $10.21; 40 years, $10.21.

Losses paid in year 1893, $6,479,175.38; 1894, $7,116,807.99.

Total amount of insurance in force January 1st, 1894, $657,550,000.

Total amount of insurance in force January 1st, 1895, $682,742,000.

Total membership in absolute good standing January 1st, 1894, 328,775.

Total membership in absolute good standing January 1st, 1895, 341,371.

Number of subordinate lodges January 1st, 1894, 4,831; 1895, 4,973.

ARTISANS' ORDER MUTUAL PROTECTION.

SAMUEL BIGGIN, Most Excellent Master Artisan, Tacomy, Penn.

LOUIS MALONEY, Most Excellent Recorder, Philadelphia, Penn.; salary, $2,000.

JOHN F. VANLEER, JR., Most Excellent Cashier, Philadelphia, Penn.

Commenced business as an order May 1st, 1873.

Issue certificates for $1,000 and $2,000 at the following rates:

	$1,000.	$2.000.		$1,000.	$2,000.
Between 18 and 30...	$3.50	$5.75	Between 40 and 45...	$4.50	$7.75
Between 30 and 35...	3.75	6.25	Between 45 and 50...	5.25	9.25
Between 35 and 40...	4.00	6.75			

No other payments are required and no assessments made. Each member makes but four payments a year, and the dues never increase, no matter how many deaths occur.

Pays in addition $5 per week sick benefits for twenty weeks in a year, which amount is not deducted from the face of the certificate.

Expense of management provided for by per capita of 80 cents per annum, initiation, benefit certificate and supply fees.

Cost of management 1894, $3,380.

Cost of management per member 1894, $1.00.

Deaths per 1,000 beneficial members in 1891, 10; 1892, 11; 1893, 5; 1894, 6½.

Average age January 1st, 1894, 37 years; January 1st, 1895, 38 years.

Number of assessments year 1891, 11; 1892, 14; 1893, 6; 1894, 7.

Cost of insurance per $1,000 in 1893, 30 years, $14.00; 35 years. $16.00; 40 years, $18.00. In 1894, 30 years, $14.00; 35 years, $16.00; 40 years, $18.00.

Losses paid in year 1893, $15,000; 1894, $18,500.

Total amount of insurance in force January 1st, 1894, $2,725,000.

Total amount of insurance in force January 1st, 1895, $3,093,000.

Total membership in absolute good standing January 1st, 1894, 2,521.

Total membership in absolute good standing January 1st, 1895, 2,804.

Number of subordinate lodges January 1st, 1894, 28; January 1st, 1895, 28.

ECLECTIC ASSEMBLY.

A. PALMER, Supreme Secretary, Bradford, Penn.

Commenced business as an order, organized November 14th, 1892; chartered January 3d, 1893.

Date of first assessment levied, May 1st, 1893.

Issue certificates for $500, $1,000, $1,500, $2,000, $2,500, $3,000.

Expense of management provided for by membership fees, certificate fees, quarterly dues, and 25 per cent of assessments for first two years of life of certificate.

Cost of management 1894, $1,349.87.

Cost of management per member 1894, $6.39.

Deaths per 1,000 beneficial members in 1891, —; 1892, —; 1893 —; 1894, ½.

Average age, January 1st, 1894, 36.7 years; January 1st, 1895, 37.7 years.

Number of assessments, year 1891, —; 1892, —; 1893, 8; 1894, 12.

Cost of insurance per $1,000 in 1893, 30 years, .77; 35 years, .82; 40 years, .90. In 1894, 30 years, .77; 35 years, .82; 40 years, .90.

Losses paid in year 1893, none; 1894, $1,500.

Total amount of insurance in force January 1st, 1894, $180,500.

Total amount of insurance in force January 1st, 1895, $389,500.

Total membership in absolute good standing January 1st, 1894, 113.

Total membership in absolute good standing January 1st, 1895, 313.

Number of subordinate lodges January 1st, 1894, 4; 1895, 8.

Have an annual premium divided into equal monthly payments.

EMPIRE KNIGHTS OF RELIEF.

E. D. ANGELL, Supreme President, Buffalo, N. Y.; salary, $600.
F. E. MUNGER, Supreme Secretary, Buffalo, N. Y.; salary, $2.500.
HENRY L. KING, Supreme Treasurer, Buffalo, N. Y.; salary, $600.
Commenced business as an order 1889 (under incorporation 1891).
Date of first assessment levied, January 1st, 1890.
Issue certificates for $1,000, $2,000, $3,000.

MONTHLY ASSESSMENTS.

Age.	$1,000.	Age.	$1,000.	Age.	$1,000.	Age.	$1,000.	Age.	$1,000.
20	$ .50	28	$ .66	35	$ .83	42	$1.04	49	$1.35
21	.52	29	.68	36	.85	43	1.07	50	1.40
22	.53	30	.70	37	.88	44	1.10	51	1.50
23	.55	31	.72	38	.90	45	1.15	52	1.60
24	.57	32	.75	39	.93	46	1.20	53	1.70
25	.60	33	.77	40	.95	47	1.25	54	1.80
26	.62	34	.80	41	1.00	48	1.30	55	1.90
27	.64								

Expense of management provided for by per capita tax or general assessment of $2.00 per year; also application fees.

Cost of management 1894, $7,787.70.

Cost of management per member 1894, $4.51.

Deaths per 1,000 beneficial members in 1891, 0; 1892, 5; 1893, 6; 1894, 3.

Average age January 1st, 1894, 32 years; January 1st, 1895, 33½ years.

Number of assessments year 1891, 12; 1892, 12; 1893, 12; 1894, 12.

Cost of insurance per $1,000 in 1893, 30 years, $10.40; 35 years, $11.96; 40 years, $13.40. In 1894, 30 years, $10.40; 35 years, $11.96; 40 years, $13.40.

Losses paid in year 1893, $15,000; 1894, $13,000.

Total amount of insurance in force January 1st, 1894, $3,181,000.

Total amount of insurance in force January 1st, 1895, $4,342,000.

Total membership in absolute good standing January 1st, 1894, 1,401.

Total membership in absolute good standing January 1st, 1895, 2,046.

Number of subordinate lodges January 1st, 1894, 75; 1895, 99.

EQUITABLE AID UNION.

ALBERT MORGAN, Supreme President, Columbus, Penn.; salary, $1,800.

JAMES W. MERRITT, Supreme Secretary, Columbus, Penn.; salary, $1,350.

E. COOK, Supreme Treasurer, Columbus, Penn.; salary, $850.

Commenced business as an order April 25th, 1879.

Date of first assessment levied, July 23d, 1879.

COMMITTEE ON RITUAL AND LAWS, 1892.

1. JOSEPH B. KEARNS, Fulton, Ill. 2. DR. E. R. HUTCHINS, Des Moines, Iowa.
3. JUDGE A. M. CAVAN, El Paso, Ill.

Issue certificates in amounts from $325 to $3,000. Amount of life benefits regulated by age of members instead of graded assessments, according to the following table :

Applications Between the Ages of--	Expectancy in Years and 100ths.	By Paying $1.00 Entitles Them to —	By Paying 50 cts. Entitles Them to —	By Paying 25 cts. Entitles Them to —
15 and 21	41.53	$3,000	$1,500	$750 00
21 and 22	40.85	2,950	1,475	737 50
22 and 23	40.17	2,900	1,450	725 00
23 and 24	39.49	2,850	1,425	712 50
24 and 25	38.81	2,800	1,400	700 00
25 and 26	38.12	2,750	1,375	687 50
26 and 27	37.43	2,700	1,350	675 00
27 and 28	36.73	2,650	1,325	662 50
28 and 29	36.13	2,600	1,300	650 00
29 and 30	35.33	2,550	1,275	637 50
30 and 31	34.63	2,500	1,250	625 00
31 and 32	33.92	2,450	1,225	612 50
32 and 33	33.21	2,400	1,200	600 00
33 and 34	32.50	2,350	1,175	587 50
34 and 35	31.78	2,300	1,150	575 00
35 and 36	31.07	2,250	1,125	562 50
36 and 37	30.35	2,200	1,100	550 00
37 and 38	29.62	2,150	1,075	537 50
38 and 39	28.90	2,100	1,050	525 00
39 and 40	28.18	2,050	1,025	512 50
40 and 41	27.45	2,000	1,000	500 00
41 and 42	26.72	1,950	975	487 50
42 and 43	25.99	1,900	950	475 00
43 and 44	25.27	1,850	925	462 50
44 and 45	24 54	1,800	900	450 00
45 and 46	23.81	1,750	875	437 50
46 and 47	23.08	1,700	850	425 00
47 and 48	22.36	1,650	825	412 50
48 and 49	21.63	1,600	800	400 00
49 and 50	20.91	1,550	775	387 50
50 and 51	20.20	1,500	750	375 00
51 and 52	19.49	1,450	725	362 50
52 and 53	18.79	1,400	700	350 00
53 and 54	18.09	1,350	675	337 50
54 and 55	17.40	1,300	650	325 00

The Beneficiary Fund is derived from assessments upon the insured members in sums of 25 cents to $1.00, according to age and amount of insurance as denoted by the table.

Expense of management provided for by per centage of assessments.

Cost of management 1894, $55,613.41.

Cost of management per member 1894, $1.78.

Deaths per 1,000 beneficial members in 1891, $13.80; 1892, $14.40; 1893, $16.00; 1894, $16.00.

Average age, January 1st, 1891, 41.28 years; January 1st, 1895, 41.51 years.

Number of assessments, year 1891, 23; 1892, 28; 1893, 29; 1894, 18.

Cost of insurance per $1,000 in 1893, 30 years, $11.60; 35 years, $12.89; 40 years, $14.50. In 1894, 30 years, $14.00; 35 years, $15.56; 40 years, $17.50.

Losses paid in 1893, $850,583; 1894, $794,981.66.

Total amount of insurance in force January 1st, 1894, $47,594,725.

Total amount of insurance in force January 1st, 1895, $43,511,010.

Total membership in absolute good standing January 1st, 1894, 31,168.

Total membership in absolute good standing January 1st, 1895, 29,203.

Number of subordinate lodges January 1st, 1894, 867; January 1st, 1895, 880.

FRATERNAL AID ASSOCIATION.

WILL T. WALKER, General President, Kansas City, Kas.; salary, $600.

E. ROUSELL, General Secretary, Lawrence, Kas.; salary, $1,200.

L. C. STINE, General Treasurer, Ottawa, Kas.; salary, $100.

Commenced business as an order October 14th, 1890.

Date of first assessment levied, April 1st, 1891.

Issue certificates for $1,000, $2,000, and $3,000, at following rates:

Age at Nearest Birthday.	$1,000.	Age at Nearest Birthday.	$1,000.	Age at Nearest Birthday.	$1,000.
18 to 26	$ .45	46 to 47	$ .75	52	$1.30
27 to 31	.50	48	.80	53	1.45
32 to 37	.55	49	.90	54	1.65
38 to 40	.60	50	1.00	55	1.85
41 to 45	.65	51	1.15		

Expense of management provided for by setting aside 15 per cent of all benefit funds collected and certificate fees.

Cost of management 1894, $8,861.43.

Cost of management per member 1894, $1.83.

Deaths per 1,000 beneficial members in 1891, 5; 1892, 2.86; 1893, 2.43; 1894, 2.27.

Average age not reported.

Number of assessments year 1891, 6; 1892, 6; 1893, 10; 1894, 8.

Cost of insurance per $1,000 in 1893, 30 years, $5.00; 35 years, $5.50; 40 years, $6.00. In 1894, 30 years, $4.00; 35 years, $4.40; 40 years, $4.80.

Losses paid in 1893, $28,459; 1894, $28,277.09.

Total amount of insurance in force January 1st, 1884, $6,224,000.

Total amount of insurance in force January 1st, 1895, $8,689,000.

Total membership in absolute good standing January 1st, 1894, 3,156.

Total membership in absolute good standing January 1st, 1895, 4,826.

Number of subordinate lodges January 1st, 1894, 115; January 1st, 1895, 162.

Exclude all hazardous risks, Southern States, and cities of 200,000 population. Pay one-half of benefit in case of total and permanent disability, and remainder at end of five years.

FRATERNAL LEGION.

GEORGE M. BALLARD, Supreme Commander, Newark, N. J.; salary, $100.

M. J. BLOCK, Supreme Adjutant, Baltimore, Md.; salary, $600.

C. H. THOMAS, Supreme Treasurer, Baltimore, Md.; salary, $200.

Commenced business as an order October 1st, 1881.

Date of first assessment levied, May 27th, 1883.

Issue certificates for $500, $1,000, $2,000, and $3,000, according to the following table of rates on $1,000:

Between Ages of	Rate.	Between Ages of	Rate.	Between Ages of	Rate.
21 and 22	$ .38	33 and 34	$ .60	44 and 45	$ .87
22 and 23	.40	34 and 35	.62	45 and 46	.90
23 and 24	.42	35 and 36	.64	46 and 47	.94
24 and 25	.43	36 and 37	.66	47 and 48	.97
25 and 26	.44	37 and 38	.69	48 and 49	1.01
26 and 27	.46	38 and 39	.71	49 and 50	1.06
27 and 28	.48	39 and 40	.74	50 and 51	1.10
28 and 29	.50	40 and 41	.76	51 and 52	1.16
29 and 30	.52	41 and 42	.79	52 and 53	1.21
30 and 31	.54	42 and 43	.81	53 and 54	1 30
31 and 32	.56	43 and 44	.84	54 and 55	1.37
32 and 33	.58				

Expense of management provided for by assessments.

Cost of management 1894, $4,631.11.

Cost of management per member 1894, $1.39.

Deaths per 1,000 beneficial members in 1891, 10.5; 1892, 10.2; 1893, 10; 1894, 11.3.

Average age January 1st, 1894, 38.5 years; January 1st, 1895, 37.8 years.

Number of assessments, year 1891, 23; 1892, 25; 1893, 28; 1894, 22.

Cost of insurance per $1,000 in 1893, 30 years, $11.22; 35 years, $15.02; 40 years, $17.82. In 1894, 30 years, $9.68; 35 years, $11.88; 40 years, $14.04.

Losses paid in year 1893, $63,258.88.

Total amount of insurance in force January 1st, 1894, $3,895,500.

Total amount of insurance in force January 1st, 1895, $3,692,000.

Total membership in absolute good standing January 1st, 1894, 2,657.

Total membership in absolute good standing January 1st, 1895, 2,585.

Number of subordinate lodges January 1st, 1894, 53; 1895, 52.

FRATERNAL MYSTIC CIRCLE.

D. E. STEVENS, Supreme Mystic Ruler, Columbus, Ohio; salary, $4,000.

CHARLES E. ROWLEY, Supreme Recorder, Columbus, Ohio; salary, $1,500.

J. G. REINHARD, Supreme Treasurer, Columbus, Ohio; salary, $600.

Commenced business as an order January 1st, 1885.

Date of first assessment levied, September 5th, 1885.

Issue certificates in two circles. Circle "A" to men only. Circle "B" to men and women.

In Circle "A" certificates are issued in amounts of $1,500 and $3,000. In Circle "B," $500, $1,000 and $1,500. Ages covered in either circle, 18 to 49 years.

CIRCLE A.

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 21	$1.10	31	$1.60	41	$2.40
22	1.14	32	1.69	42	2.50
23	1.18	33	1.72	43	2.62
24	1.22	34	1.78	44	2.74
25	1.26	35	1.86	45	2.86
26	1.30	36	1.94	46	3.00
27	1.36	37	2.02	47	3.14
28	1.42	38	2 10	48	3.30
29	1.48	39	2.20	49	3.46
30	1.54	40	2.30		

CIRCLE B.

Age.	Rate.	Age.	Rate.	Age.	Rate.
18 to 21	$0.66	31	$0.96	41	$1.44
22	.69	32	1.02	42	1.50
23	.72	33	1.05	43	1.59
24	.75	34	1.08	44	1.68
25	.78	35	1.11	45	1.74
26	.81	36	1.17	46	1.83
27	.84	37	1.23	47	1.92
28	.87	38	1.26	48	1.98
29	.90	39	1.32	49	2.10
30	.93	40	1.38		

Expense of management provided for by not exceeding 12½ per cent of assessments.

Cost of management 1893, $30,643.

Cost of management per member not reported.

Deaths per 1,000 beneficial members in 1891, 5.2; 1892, 5.4; 1893, 5.20.

Average age January 1st, 1894, 33 years.

Number of assessments year 1891, 10; 1892, 12; 1893, 13.

Cost of insurance per $1,000 in 1893, 30 years, $8.06; 35 years, $9.62; 40 years, $11.96.

Losses paid in year 1893, $158,526.

Total amount of insurance in force January 1st, 1894, $29,704,750.

Total membership in absolute good standing January 1st, 1894, 12,674.

Number of subordinate lodges January 1st, 1894, 407.

HOME CIRCLE.

URIAH W. TOMPKINS, Supreme Leader 261 Broadway, N. Y.; salary, $300.

JULIUS M. SWAIN, Supreme Secretary, Boston, Mass.; salary, $2,200.

JOHN HASKELL BUTLER, Supreme Treasurer, Boston, Mass.; salary, $500.

Commenced business as an order October 2d, 1879.

Date of first assessment levied, January 1st, 1881.

Issue certificates in amounts from $500 to $3,500, at graded rates, pro rata, as follows on $1,000 :

Between Ages of	Rate.	Between Ages of	Rate.	Between Ages of	Rate.
18 and 19	$ .24	29 and 30	$ .46	40 and 41	$ .68
19 and 20	.26	30 and 31	.48	41 and 42	.72
20 and 21	.28	31 and 32	.50	42 and 43	.76
21 and 22	.30	32 and 33	.52	43 and 44	.80
22 and 23	.32	33 and 34	.54	44 and 45	.84
23 and 24	.34	34 and 35	.56	45 and 46	.88
24 and 25	.36	35 and 36	.58	46 and 47	.92
25 and 26	.38	36 and 37	.60	47 and 48	.96
26 and 27	.40	37 and 38	.62	48 and 49	1.00
27 and 28	.42	38 and 39	.64	49 and 50	1.04
28 and 29	.44	39 and 40	.66		

Expense of management provided for by one assessment upon the membership, same amount and collected same as benefit fund assessment.

Cost of management 1894, $11,656.13*.

Cost of management per member 1894, $1.67.

Deaths per 1,000 beneficial members in 1891, 7; 1892, 8.50; 1893, 8.50; 1894, 9.70.

Average age January 1st, 1894, 36 + years; January 1st, 1895, 36 years.

Number of assessments year 1891, 16; 1892, 17; 1893, 18; 1894, 19.

Cost of insurance per 1,000 in 1893, 30 years, $8.64; 35 years, $10.44; 40 years, $12.24. In 1894, 30 years, $9.12; 35 years, $11.02; 40 years, $12.92.

Losses paid in year 1893, $144,500; 1894, $156,000.

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*Cost of management includes every expenditure for whatever purpose, including books, regalia, and supplies sold to the order, and should be called an expense.

Total amount of insurance in force January 1st, 1894, $14,837,000.

Total amount of insurance in force January 1st, 1895, $15,138,000.

Total membership in absolute good standing January 1st, 1894, 6,766.

Total membership in absolute good standing January 1st, 1895, 7,183.

Number of subordinate lodges January 1st, 1894, 178; January 1st, 1895, 182.

HOME FORUM BENEFIT ORDER.

DR. P. L. MCKINNIE, Grand President, Evanston, Ill.

L. E. FISH, Grand Secretary, 56 Fifth avenue, Chicago, Ill.

S. J. CASWELL, Grand Treasurer, Rockford. Ill.

Commenced business as an order January 1st, 1893.

Date of first assessment levied, March 1st, 1893.

Issue certificates for $500, $1,000, and $2,000, at the following rates:

Age at Nearest Birthday.	$1,000.	*From $500 to $2,000 Only.* Age at Nearest Birthday.	$1,000	Age at Nearest Birthday.	$1,000
From 16 to 24 years....	$ .40	46 years....	$ .60	51 years....	$ .80
From 25 to 33 years....	.45	47 years....	.60	52 years....	.90
From 34 to 37 years....	.45	48 years....	.65	53 years....	1.00
From 38 to 39 years....	.50	49 years....	.70	54 years....	1.15
From 40 to 41 years....	.50	50 years....	.75	55 years....	1.25
From 42 to 43 years....	.55				
From 44 to 45 years....	.55				

Expense of management provided for by annual dues.

Cost of management 1894, $6,766.73.

Cost of management per member, 1894, 66 cents.

Deaths per 1,000 beneficial members in 1891, —; 1892, —; 1893, 2.7; 1894, 1.56.

Average age January 1st, 1894, 33⅝ years; January 1st, 1895, 33⅝ years.

Number of assessments, year 1891 —; 1892 —; 1893, 7; 1894, 7.

Cost of insurance per $1 000 in 1893, 30 years, $3.00; 35 years, $3.00; 40 years, $3.50. In 1894, 30 years, $3.00; 35 years, $3.00; 40 years, $3.50.

Losses paid in year 1893, $12,000; 1894, $22 000.

Total amount of insurance in force January 1st, 1894, $5,100,000.

Total amount of insurance in force January 1st, 1895, $16,645,500.

Total membership in absolute good standing January 1st, 1894, 3,346.

Total membership in absolute good standing January 1st, 1895, 10,196.

Number of subordinate lodges January 1st, 1894, 102; January 1st, 1895, 400.

Admits men and women on equal terms, gives permanent disability benefits for loss of hand, foot, or eye from accident.

IOWA LEGION OF HONOR.

DR. E. R. HUTCHINS, Grand President, Des Moines, Iowa; salary, $800.

J. H. HELM, Grand Secretary, Cedar Rapids, Iowa; salary, $1,200

JOHN HELSINGER, Grand Treasurer, Sabula, Iowa; salary, $100.

Commenced business as an order March 19th, 1879.

Date of first assessment levied, March 10th, 1880.

Issue certificates for $1,000 and $2,000 at the rate of fifty cents on $1,000 and $1.00 on $2,000; ages over 20 and under 45 years.

Expense of management provided for by per capita tax.

Cost of management 1894, $7,854.35.

Cost of management per member 1894, $1.26.

Deaths per 1,000 beneficial members in 1891, —; 1892, —; 1893, 8.50; 1894, 7.25.

Average age January 1st, 1894, 38 years; January 1st, 1895, 38 years.

Number of assessments year 1891, 18; 1892, 19; 1893, 17; 1894, 15.

Cost of insurance per $1,000 in 1893, 30 years, $8.50; 35 years, $8.50; 40 years, $8.50. In 1894, 30 years, $7.50; 35 years, $7.50; 40 years, $7.50.

Losses paid in year 1893, $105,500. 1894, $91,000.

Total amount of insurance in force January 1st, 1894, $12,353,000.

Total amount of insurance in force January 1st, 1895, $12,609,000.

Total membership in absolute good standing January 1st, 1894, 6,210.

Total membership in absolute good standing January 1st, 1895, 6,350.

Number of subordinate lodges January 1st, 1894, 187; January 1st, 1895, 191.

IMPROVED ORDER HEPTASOPHS.

F. L. BROWN, Supreme Archon, Scranton, Penn.; salary, $1,500.

DR. E. EARECKSON, Supreme Secretary, Baltimore, Md.; salary, $2,000.

GUS. BROWN, Supreme Treasurer, Baltimore, Md.; salary, $600.

Commenced business as an order August 28th, 1878.

Date of first assessment levied, June 6th, 1879.

Issue certificates in amounts from $1,000 to $5,000, graded rates, pro rata, as follows:

Between the ages of	Rate per $1,000.	Between the ages of	Rate per $1,000.
21 and 22	$ .50	38 and 39	$ .82
22 and 23	.51	39 and 40	.85
23 and 24	.52	40 and 41	.88
24 and 25	.53	41 and 42	.91
25 and 26	.54	42 and 43	.94
26 and 27	.56	43 and 44	.98
27 and 28	.58	44 and 45	1.02
28 and 29	.60	45 and 46	1.06
29 and 30	.62	46 and 47	1.11
30 and 31	.64	47 and 48	1.16
31 and 32	.66	48 and 49	1.21
32 and 33	.68	49 and 50	1.27
33 and 34	.70	50 and 51	1.33
34 and 35	.72	51 and 52	1.40
35 and 36	.74	52 and 53	1.47
36 and 37	.76	53 and 54	1.54
37 and 38	.79	54 and 55	1.62

Expense of management provided for by per capita tax of $1.00 per annum and special assessments, same as mortuary, if needed.

Cost of management 1894, $28,661.

Cost of management per member 1894, $1,46¼.

Deaths per 1,000 beneficial members in 1891, 8; 1892, 8; 1893, 7.10; 1894, 8.

Average age, January 1st, 1894, 37.4 years; January 1st, 1895, 38.1 years.

Number of assessments, year 1891, 9; 1892, 10; 1893, 9; 1894, 10 mortuary; 1 expense.

Cost of insurance per $1,000 in 1893, 30 years, $5.76; 35 years, $6.60; 40 years, $7.92. In 1894, 30 years, $7.04; 35 years, 8.04; 40 years, $9 68.

Losses paid in year 1893, $179,000; 1894, $285,000.

Total amount of insurance in force January 1st, 1894, $30,224,000.

Total amount of insurance in force January 1st, 1895, $36,799,000.

Total membership in absolute good standing January 1st, 1894, 15,069.

Total membership in absolute good standing January 1st, 1895, 19,563.

Number of subordinate conclaves January 1st, 1894, 233; January 1st, 1895, 276.

INDEPENDENT ORDER OF FORESTERS.

Dr. Oronhyteka, Supreme Chief Ranger, Toronto, Canada; salary, $8,000.

John A. McGillivray, Supreme Recorder, Toronto, Canada; salary, $5,000.

T. G. Davey, Supreme Treasurer, London, Ontario; salary, $2,000.

COMMITTEE ON CREDENTIALS, 1892.

1. DR. A. H. HOLLISTER, Madison, Wis. 2. J. H. E. WIEGANT, Leavenworth, Kas.
3. MARVIN QUACKENBUSH, Dundee, Ill.

Commenced business as an order June, 1874.

Date of first assessment levied, October, 1875.

Issue certificates for $500, $1,000, $2,000 and $3,000, graded, pro rata.

Age.	$1,000.	Age.	$1,000.	Age.	$1,000.	Age.	$1,000.	Age.	$1,000.
18....	$ .60	26....	$ .68	34....	$ .76	41....	$ .90	48....	$1.22
19....	.61	27....	.69	35....	.78	42....	.92	49....	1.35
20....	.62	28....	.70	36....	.80	43....	.95	50....	2.50
21....	.63	29....	.71	37....	.82	44....	.98	51....	2.60
22....	.64	30....	.72	38....	.84	45....	1.02	52....	2.70
23....	.65	31....	.73	39....	.86	46....	1.07	53....	2.85
24....	.66	32....	.74	40....	.88	47....	1.14	54....	3.00
25....	.67	33....	.75						

Expense of management provided for by per capita of 50 cents per annum and five per cent of assessments.

Cost of management 1894, $133,156.92.

Cost of management per member 1894, $2.13.

Deaths per 1,000 beneficial members in 1891, 6.40; 1892, 6.25; 1893, 5.45; 1894, 5.39.

Average age January 1st, 1894, 35 years; January 1st, 1895, 34.80 years.

Number of assessments year 1891, 12; 1892, 12; 1893, 12; 1894, 12.

Cost of insurance per $1,000 in 1893, 30 years, $8.64; 35 years, $9.36; 40 years, $10.56 In 1894, 30 years, $8.64; 35 years, $9.36; 40 years, $10.56.

Losses paid in year 1893, $392,185; 1894, $511,162.30.

Total amount of insurance in force January 1st, 1894, $67,781,000.

Total amount of insurance in force January 1st, 1895, $86,506,500.

Total membership in absolute good standing January 1st, 1894, 54,484.

Total membership in absolute good standing January 1st, 1895, 70,055.

Number of subordinate lodges January 1st, 1894, 1,503; January 1st, 1895, 1,875.

Amount in surplus fund March 1st, 1895, $1,258,811.44.

KNIGHTS AND LADIES GOLDEN STAR.

JOHN L. ARMITAGE, Supreme President, Newark, N. J.; salary, $400.

REV. S. P. LACEY, Supreme Secretary, Newark, N. J.; salary, $1,400.

GEORGE W. DOWNS, Supreme Treasurer, Madison, N. J.; salary, $400.

Commenced business as an order 1884.

Date of first assessment levied January 1st, 1885.

Issue Certificates for $50, $100, $150, $200, $500, $1,000, $1,500, $2,000.

$50 and $200, inclusive, are funeral benefit classes, and pay fixed monthly rates.

$500 and $2,000 are general classes, and pay assessments as per the necessities of the beneficiary fund.

The members in the general classes have special benefits, as, for instance, disability, total disability, and annuity clauses included in their certificates.

Expense of management provided for by per capita tax of 25 cents quarterly.

Cost of management 1894, $6,134.78.

Cost of management per member 1894, average, $1.00.

Deaths per 1,000 beneficial members in 1891, 9; 1892, 10; 1893, 12; 1894, 13.

Average age January 1st, 1894, 41 years; January 1st, 1895, 40 years.

Number of assessments year 1891, 21; 1892, 23; 1893, 24; 1894, 24.

Cost of insurance per $1,000 in 1893, 30 years, $10.56; 35 years, $12.96; 40 years, $15.36. In 1894, 30 years, $10.56; 35 years, $12.96; 40 years, $15.36.

Losses paid in year 1893, $80,332.32; 1894, $78,179.59.

Total amount of insurance in force January 1st, 1894, $5,793,000.

Total amount of insurance in force January 1st, 1895, $5,649,000.

Total membership in absolute good standing January 1st, 1894, 5,661.

Total membership in absolute good standing January 1st, 1895, 5,921.

Number of subordinate lodges January 1st, 1894, 68; 1895, 71.

KNIGHTS AND LADIES OF HONOR.

L. B. LOCKARD, Supreme Protector, Bradford, Penn.; salary, $2,500.

C. W. HARVEY, Supreme Secretary, Indianapolis, Ind.; salary, $2,500.

C. F. DUDLEY, Supreme Treasurer, Indianapolis, Ind.; salary, $2,500.

Commenced business as an order September 6th, 1877.

Date of first assessment levied, January 4th, 1878.

Issue certificates for $500, $1,000, $2,000, and $3,000, the following showing rate on $1,000:

From 18 to 25 years	$ .30	From 45 to 46 years	$ .55
From 25 to 30 years	.35	From 46 to 47 years	.60
From 30 to 35 years	.40	From 47 to 48 years	.65
From 35 to 40 years	.45	From 48 to 49 years	.70
From 40 to 45 years	.50	From 49 to 50 years	.75

Expense of management provided for by per capita, fixed at each session Supreme or Grand Lodge.

Cost of management 1894, $41,303.23.

Cost of management per member 1894, 51 cents.

Deaths per 1,000 beneficial members in 1891, 12.98; 1892, 12 65; 1893, 12.89; 1894, 11.6.

Average age not given.

Number of assessments, year 1891, 29; 1892, 29; 1893, 29; 1894, 29.

Cost of insurance per $1,000 in 1893, 30 years, $11.60; 35 years, $13.05; 40 years, $14.50. In 1894, 30 years, $11.60; 35 years, $13.05; 40 years, $14 50.

Losses paid in year 1893, $957,000; 1894, $1,089,123.80.

Total amount of insurance in force January 1st, 1894, $82,159,000.

Total amount of insurance in force January 1st, 1895, $88,480,000.

Total membership in absolute good standing January 1st, 1894, 75,155.

Total membership in absolute good standing January 1st, 1895, 80,763.

Number of subordinate lodges January 1st, 1894, 1,842; January 1st, 1895, 1,918.

KNIGHTS AND LADIES OF SECURITY.

E. G. MINER, President, Topeka, Kansas.

J. M. WALLACE, Secretary, Topeka, Kansas; salary, 50 cents each certificate written.

M. B. KIRKPATRICK, Treasurer, Topeka, Kansas.

Commenced business as an order February 22d, 1892.

Date of first assessment levied, July, 1892.

Issue certificates for $500, $1,000, $2,000, $3,000, at 50 cents per $1,000.

Expense of management provided for by per capita tax of $1.00 each member; certificate fee, $1.00; Medical Director, 50 cents.

Cost of management 1894, $10,000.

Cost of management per member 1894, $1.65.

Deaths per 1,000 beneficial members in 1892, 4; 1893, 4; 1894, 2.75.

Average age January 1st, 1894, 37 years; January 1st, 1895, 37 years.

Number of assessments year 1892, 3; 1893, 5; 1894, 9.

Cost of insurance per $1,000 in 1893, $2.50; 1894, $4.50.

Losses paid in year 1893, $2,871.88; 1894, $21,687.90.

Total amount of insurance in force January 1st, 1894, $1,822,000.

Total amount of insurance in force January 1st, 1895, $10,695,500.

Total membership in absolute good standing January 1st, 1894, 1,264.

Total membership in absolute good standing January 1st, 1895, 6,044.

Number of subordinate lodges January 1st, 1894, 56; 1895, 206.

Has a copy-righted Reserve Fund plan, whereby all pay the same into the Reserve Fund, whether they die the first or the fiftieth year.

There is a clause in the beneficiary certificate which reads as follows:

"And it is herein further provided and agreed by and between the order and the insured, that, for the purpose of creating and maintaining a reserve fund, on the death of the party insured the National Council shall retain $50 of each thousand of said beneficiary certificate, less one dollar for each year the said beneficiary certificate shall have remained in force, the dollar on each thousand to be paid to the National Council the same as quarterly dues of twenty-five cents per quarter per $1,000."

KNIGHTS OF HONOR.

MARSDEN BELLAMY, Supreme Dictator, Wilmington, N. C.; salary, $4,000.

B. F. NELSON, Supreme Reporter, St. Louis, Mo.; salary, $4,200.

JOSEPH W. BRANCH, Supreme Treasurer, St. Louis, Mo.; salary, $3,600.

Commenced business as an order June 30th, 1873.

Date of first assessment levied, September 5th, 1874.

Issue certificates for $500, $1,000 and $2,000 at graded rates, pro rata.

Between the ages of	For $1,000.	Between the ages of	For $1,000.
18 and 30	$ 40	40 and 41	$ 63
30 and 31	42	41 and 42	66
31 and 32	44	42 and 43	69
32 and 33	46	43 and 44	72
33 and 34	48	44 and 45	75
34 and 35	50	45 and 46	80
35 and 36	52	46 and 47	85
36 and 37	54	47 and 48	90
37 and 38	56	48 and 49	95
38 and 39	58	49 and 50	1 00
39 and 40	60		

Expense of management provided for by certificate fees and per capita 35 cents per annum.

Cost of management 1894, $81,987 79.

Cost of management per member 1894, 67 cents.

Deaths per 1,000 beneficial members in 1891, 14.7; 1892, 16.3; 1893, 15.67; 1894, —.

Average age not given.

Number of assessments, year 1891, 30; 1892, 32; 1893, 32; 1894, 32

Cost of insurance per $1,000 in 1893, 30 years, $13.44; 35 years $16.64; 40 years, $20.16. In 1894, 30 years, 13 34; 35 years, $16 64; 40 years, $20 16.

Losses paid in year 1893, $4,017,486; 1894, $3,845,116.65.

Total amount of insurance in force January 1st, 1894, $256,257,000.

Total amount of insurance in force January 1st, 1895, $225,422,500.

Total membership in absolute good standing January 1st, 1894, 123,354.

Total membership in absolute good standing January 1st, 1895, 121,085.

Number of subordinate lodges January 1st, 1894, 2,575; 1895, 2,580.

KNIGHTS OF PYTHIAS.

(*Endowment Rank.*)

J. A. HINSEY, President, Chicago; salary, $2,000.

H. B. STOLTE, Secretary, Chicago; salary, $3,000.

Commenced business as an order November, 1877.

Date of first assessment levied, January 31st, 1878.

Issue certificates from $1,000 to $3,000, at graded rates, pro rata, as follows, on $1,000 (payable monthly):

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
21	$ .70	27	$ .80	33	$ .90	39	$1.10	45	$1.35
22	.70	28	.80	34	.95	40	1.10	46	1.40
23	.70	29	.80	35	.95	41	1.15	47	1.45
24	.70	30	.80	36	1.00	42	1.20	48	1.50
25	.75	31	.85	37	1.00	43	1.25	49	1.55
26	.75	32	.90	38	1.05	44	1.30	50	1.60

Expense of management provided for by payment of 60 cents per each $1,000 carried by each member, in monthly installments of 5 cents per $1,000.

Cost of management, 1894, $57,391.37.

Cost of management per member, 1894, $1.65 +.

Deaths per 1,000 beneficial members in 1891, 14.40; 1892, 13.90; 1893, 12.76; 1894, 12.06.

Average age January 1st, 1894, 41.7 years; January 1st, 1895, 41.26 years.

Number of assessments year 1891, 12; 1892, 12 and 1 extra; 1893, 12; 1894, 13.

Cost of insurance per $1,000 in 1893, 30 years, $9.60; 35 years, 11.40; 40 years, $13.20. In 1894, 30 years, $10.20; 35 years, $12.00; 40 years, $13.80.

Losses paid in year 1893, $802,900; 1894, $809,560.

Total amount of insurance in force January 1st, 1894, $70,759.000.

Total amount of insurance in force January 1st, 1895, $76,270,000.

Total membership in absolute good standing January 1st, 1894, 32,922.

Total membership in absolute good standing January 1st, 1895, 36,371.

Number of subordinate lodges, January 1st, 1894, 1,698; January 1st, 1895, 2,112.

KNIGHTS OF ST. JOHN AND MALTA.

JAMES W. STREETON, Supreme President, 102 Grand street, New York City; salary, $300.

J. L. MCELROY, Supreme Secretary, 515 East 119th street, New York City; salary, $900.

T. E. BOWEN, Supreme Treasurer, postoffice box 1474, New York City; salary, $100.

Commenced business as an order March 13th, 1883.

Date of first assessment levied, May 12th, 1883.

Issue certificates for $1,000 and $2,000, graded, pro rata, as follows, on $1.000:

Age.	Rate.	Age.	Rate.	Age.	Rate.
18, 19, 20.....	$ .24	31 and 32.....	$ .48	43 and 44.....	$ .72
21 and 22.....	.28	33 and 34.....	.52	45 and 46	.76
23 and 24.....	.32	35 and 36.....	.56	47 and 48.....	.80
25 and 26.....	.36	37 and 38.....	.60	49 and 50.....	.86
27 and 28.....	.40	39 and 40.....	.64	51 and 52.....	1.10
29 and 30.....	.44	41 and 42.....	.68	53 and 54.....	1.20

Expense of management provided for by per capita tax of 40 cents, semi-annually.

Cost of management, 1894. $3,809.31.

Cost of management per member, 1894 84 cents.

Deaths per 1,000 beneficial members in 1891, 5.0; 1892, 7.8; 1893, 9; 1894, 7.58.

Average age January 1st, 1894, 34.8 years; January 1st, 1895, 35.75 years.

Number of assessments, year 1891, 11; 1892, 14; 1893, 21; 1894, 15.

Cost of insurance per $1,000 in 1893, 30 years, $9.24; 35 years, $11.76; 40 years, $13.44. In 1894, 30 years, $6.60; 35 years, $8.40; 40 years, $9.60.

Losses paid in year 1893, $41,746; 1894, $32,000.

Total amount of insurance in force January 1st, 1894, $3,926,000.

Total amount of insurance in force January 1st, 1895, $4,383,000.

Total membership in absolute good standing January 1st, 1894, 3,320.

Total membership in absolute good standing January 1st, 1895, 3,562 insured, 1,443 social.

Number of subordinate lodges, January 1st, 1894, 76; January 1st, 1895, 87.

KNIGHTS OF THE GOLDEN EAGLE.

JACOB H. HULL, Supreme Chief, Baltimore, Md.

WILLIAM CULBERTSON, Supreme Master of Records, Philadelphia, Penn.; salary, $600.

TIMOTHY MCCARTHY, Supreme Keeper of Exchequer, Philadelphia, Penn.; salary, $100.

Commenced business as an order September 1st, 1891.

Date of first assessment levied, January 1st, 1892.

Issue certificates for $1,000 at uniform rate of 50 cents per assessment.

Expense of management provided for by per capita tax of $1.00 per annum.

Cost of management, 1894, $),631.37.

Cost of management per member not reported.

Deaths per 1,000 beneficial members in 1891, 1; 1892, 9.2; 1893, 13; 1894, 13.

Average age January 1st, 1894, 41 years; January 1st, 1895, 41.6 years.

Number of assessments year 1891, none; 1892, 24; 1893, 24; 1894, 31.

Cost of insurance per $1,000 in 1893, 30 years, $12.00; 35 years, $12.00; 40 years, $12.00. In 1894, 30 years, $15.50; 35 years, $15.50; 40 years, $15.50.

Losses paid in year 1893, $49,000; 1894, $44,000.

Total amount of insurance in force January 1st, 1894, $3,490,000.

Total amount of insurance in force January 1st, 1895, $3,093,000.

Total membership in absolute good standing January 1st, 1894, 3.490.

Total membership in absolute good standing January 1st, 1895, 3,093.

Number of subordinate castles January 1st, 1894, 41; 1895, 829.

The membership of the order is over 65,000. It is optional for members of the order to join the Death Benefit Fund.

KNIGHTS OF THE GOLDEN RULE.

L. Y. JOHNSON, Supreme Commander, Meridian, Miss.; salary, $400.

T. J. SMITH, Supreme Secretary, Cincinnati, Ohio; salary, $1,200.

W. C. STREETOR, Supreme Treasurer, St. Louis, Mo.; salary, $600.

Commenced business as an order August 16th, 1879.

Date of first assessment levied, July 1st, 1880.

Issue certificates for $500, $1,000, and $2,000, at the following rates (average cost on graded plan of assessment):

$ 500	$ .31
1,000	.62
2,000	1.24

Expense of management provided for by per capita tax and ten per cent from returns on assessments.

Cost of management 1894, $3,543.89.

Cost of management per member 1894, $1.02.

Deaths per 1,000 beneficial members in 1891, junior 10.7 rsenior 42.5; 1892, junior 10.8, senior 48.6; 1893, 29.7; 1894, 10.7.

Average age January 1st, 1894, 42 years; January 1st, 1895, 43 years.

Number of assessments year 1891, junior 28, senior 53; 1892, junior 34; senior, 60; 1893, 22; 1894, 18.

Cost of insurance per $1,000 in 1893, 30 years, $13.64; 35 years, $13.64; 40 years, $13.64. In 1894, 30 years, $9.20; 35 years, $10.80; 40 years, $12.60.

Losses paid in year 1893, $44,169.21; 1894, $65,500.00.

Total amount of insurance in force January 1st, 1894, $3,344,500.

Total amount of insurance in force January 1st, 1895, $3,669,500.

Total membership in absolute good standing January 1st, 1894, 3,300.

Total membership in absolute good standing January 1st, 1895, 3,625.

Number of subordinate lodges January 1st, 1894, 83; January 1st, 1895, 87.

KNIGHTS OF THE MACCABEES.

(*Supreme Tent of the World.*)

D. P. MARKEY, Supreme Commander, Port Huron, Mich.; salary, $5,000.

N. S. BOYNTON, Supreme Record Keeper, Port Huron, Mich.; salary, $5,000.

C. D. THOMPSON, Supreme Finance Keeper, Port Huron, Mich.; salary, $1,000.

Commenced business as an order September 1st, 1883.

Date of first assessment levied, September 1st, 1883.

Issue certificates for $1,000, $2,000, and $3,000, at the following rates:

RATE OF ASSESSMENT — NORTHERN DISTRICT.

Between the Ages of	For $1,000.	For $2,000.	For $3,000.
18 and 25	$ .40	$ .80	$1.20
25 and 30	.45	.90	1.35
30 and 35	.50	1.00	1.50
35 and 40	.60	1.20	1.80
40 and 45	.75	1.50	2.25
45 and 48	.90	1.80	2.70
48 and 51	1.00	2.00	3.00
51 and 52	1.25	2.50	
52 and 53	1.50	3.00	
53 and 54	2.00		
54 and 55	2.50		

Expense of management provided for by certificate and membership fees, and such per capita tax of the assessments as may be set aside from year to year, as the Board of Trustees of the Supreme Tent may prescribe, not to exceed in any one year 12 per cent of the whole amount paid into the Supreme Tent.

Cost of management 1894, $114,875.18.

Cost of management per member 1894, $1.73.

Deaths per 1,000 beneficial members in 1891, 5.40; 1892, 6.30; 1893, 6.84; 1894, 6.05.

Average age January 1st, 1894, 35 years; January 1st, 1895, 35.66 years.

Number of assessments year 1891, 12; 1892, 13; 1893, 13; 1894, 13.

Cost of life and disability per $1,000 in 1893, 30 years, $6.50; 35

Rev. F. F. Farmiloe, Head Chaplin, M. W. A., Rockford, Ill.

years, $7.80; 40 years, $9.75. In 1894, 30 years, $6.50; 35 years, $7.80; 40 years, $9.75.

Losses paid in year 1893, $502,933; 1894, $674,794.81.

Total amount of life and disability benefits in force January 1st, 1894, $90,847,000.

Total amount of life and disability benefits in force January 1st, 1895, $115,366,000.

Total membership in absolute good standing January 1st, 1894, 56,469.

Total membership in absolute good standing January 1st, 1895, 76,620.

Number of subordinate lodges January 1st, 1894, 1,230; January 1st, 1895, 1,757.

KNIGHTS OF THE MACCABEES.

(*Great Camp Michigan.*)

N. S. BOYNTON, Great Commander, Port Huron, Mich.; salary, $1,000.

THOMAS WATSON, Great Record Keeper, Port Huron, Mich.; salary, $2,000.

R. J. WHALEY, Great Finance Keeper, Flint, Mich.; salary $500.

Commenced business as an order June 11th, 1881.

Date of first assessment levied, October 21st, 1881.

Issue certificates for $1,000 and $2,000 at the following rates on $1,000:

Over 18 and under 25 years..	$ .75	Over 40 and under 45 years..	$1.50
Over 25 and under 30 years..	.85	Over 45 and under 48 years..	1.75
Over 30 and under 35 years .	1.00	Over 48 and under 51 years..	2.00
Over 35 and under 40 years..	1.25		

Expense of management provided for by annual per capita of $1.00, payable semi-annually in advance, charter fees for new tents, and certificate fees.

Cost of management 1894, $78,031.19.

Cost of management per member 1894, $1.37.

Deaths per 1,000 beneficial members in 1891, 5.90; 1892, 5; 1893, 5.40; 1894, 5.70.

Average age January 1st, 1894, 34 years; January 1st, 1895, 35 years.

Number of assessments year 1891, 5; 1892, 5; 1893, 5; 1894, 5.

Cost of life and disability benefits per 1,000 in 1893, 30 years, $5.00; 35 years, $6.25; 40 years, $7.50. In 1894, 30 years, $5.00; 35 years, $6.25; 40 years, $7.50.

Losses paid in year 1893, $378,650; 1894, $437,181.09.

Total amount of life and disability benefits in force January 1st, 1894, $77,040,000.

Total amount of life and disability benefits in force January 1st, 1895, $84,640,000.

Total membership in absolute good standing January 1st, 1894, 54,088.

Total membership in absolute good standing January 1st, 1895, 60,949.

Number of subordinate lodges January 1st, 1894, 852; January 1st, 1895, 901.

LEGION OF THE RED CROSS.

H. F. ACKLEY, Supreme Commander, Camden, N. J.

J. B. TREIBLER, JR., Supreme Recorder, Baltimore, Md.; salary, $800.

J. H. LIVINGSTON, Supreme Treasurer, Baltimore, Md.; salary, $200.

Commenced business as an order, September 19th, 1885.

Date of first assessment levied, March, 1887.

Issue certificates for $1,000, at 50 cents per assessment (not graded).

Expense of management provided for by dues of $1.00 per year.

Cost of management 1894, $3,302.26.

Cost of management per member 1894, 95 cents.

Deaths per 1,000 beneficial members in 1891, 11.10; 1892, 10.80; 1893, 6.12; 1894, 9.89.

Average age January 1st, 1894, 36.87 years; January 1st, 1895, 37.44 years.

Number of assessments year 1891, 15; 1892, 22; 1893, 12; 1894, 23.

Cost of insurance per $1,000 in 1893, 30 years, $6,00; 35 years, $6.00; 40 years, $6.00. In 1894, 30 years, $11.50; 35 years, $11.50; 40 years, $11.50.

Losses paid in 1893, $14,000; 1894, $35,000.

Total amount of insurance in force January 1st, 1894, $2,863,000.

Total amount of insurance in force January 1st, 1895, $3,536,000.

Total membership in absolute good standing January 1st, 1894, 2,863.

Total membership in absolute good standing January 1st, 1895, 3,542.

Number of subordinate lodges January 1st, 1894, 39; January 1st, 1895, 51.

MODERN WOODMEN OF AMERICA.

WILLIAM A. NORTHCOTT, Head Consul, Greenville, Ill.; salary, $2,000.

CHARLES W. HAWES, Head Clerk, Fulton, Ill.; salary, $2,500.

DAVID C. ZINK, Head Banker, Grand Island, Neb.; salary, $600.

Commenced business as an order January 5th, 1883.

Date of first assessment levied, July 1st, 1884.

Issue certificates for $500, $1,000, $2,000 and $3,000, graded rates, pro rata, as follows, per $1,000:

Age at Nearest Birthday.	Rate.	Age at Nearest Birthday.	Rate
From 18 to 28 years	$ .40	From 40 to 41 years	$ .50
From 29 to 33 years	.45	From 42 to 43 years	.55
From 34 to 37 years	.45	From 44 to 45 years	.55
From 38 to 39 years	.50		

An applicant who is past 41 years cannot secure a certificate for more than $2,000.

Expense of mangement provided for by per capita, $1.00 per annum, payable semi-annually in advance.

Cost of management 1894, $69,464.17.

Cost of management per member 1894, 66 cents.

Deaths per 1,000 beneficial members in 1891, 5.31; 1892, 5.15; 1893, 5.11; 1894, 5.08.

Average age January 1st, 1894, 37.53 years; January 1st, 1895, 36.99 years.

Number of assessments year 1891, 11; 1892, 11; 1893, 11; 1894, 11.

Cost of insurance per $1,000 in 1893, 30 years, $4.75; 35 years, $4.95; 40 years, $5.12; 1894, 30 years, $4.75; 35 years, $4.95; 40 years, $5.12.

Losses paid in year 1893, $906,200; 1894, $1,104,500.

Total amount of insurance in force January 1st, 1894, $184,133,500.

Total amount of insurance in force January 1st, 1895, $236,713,500.

Total membership in absolute good standing January 1st, 1894, 88,223.

Total membership in absolute good standing January 1st, 1895, 114,945.

Number of subordinate lodges January 1st, 1894, 2,121; January 1st, 1895, 2,650.

Territory confined to ten of the northwestern states, and excludes large cities.

Excludes hazardous occupations.

NATIONAL PROVIDENT UNION.

WILLIAM H. MCCABE, President, Brooklyn, N. Y.; salary, $500.

WILLIAM J. GORSUCH, Secretary, Room 100 Times Bldg., New York, N. Y.; salary, $1,500.

WILLIAM NAGLE, Treasurer, Brooklyn, N. Y.; salary, $500.

Commenced business as an order January, 1883.

Date of first assessment levied ——— 1883.

Issue certificates for $500 to $3,000, graded, pro rata, as follows on $1,000:

Between Ages of	Rate.	Between Ages of	Rate.	Between Ages of	Rate.
18 and 30	$ .35	46 and 47	$ .75	51 and 52	$1.10
30 and 35	.45	47 and 48	.80	52 and 53	1.25
35 and 40	.55	48 and 49	.85	53 and 54	1.40
40 and 45	.65	49 and 50	.90	54 and 55	1.60
45 and 46	.70	50 and 51	1.00		

Expense of management provided for by per capita tax of $1.00 per annum, paid semi-annually.

Cost of management 1894, $6,134.21.

Cost of management per member 1894, $1.02.

Deaths per 1,000 beneficial members in 1891, 10.90; 1892, 12.50; 1893, 13.60; 1894, 9.33.

Average age January 1st, 1894, 39¾ years; 1895, 39⅝ years.

Number of assessments, year 1891, 21; 1892, 23; 1893, 25; 1894, 24.

Cost of insurance per $1,000 in 1893, 29 years $8.75; 30 years, $11.25; 35 years, $13.75; 40 years, $16.25. In 1894, 29 years, $8.40; 30 years, $10.80; 35 years, $13.20; 40 years, $15.60.

Losses paid in year 1893, $170,000; 1894, $150,000.

Total amount of insurance in force January 1st, 1894, $12,375,000.

Total amount of insurance in force January 1st, 1895, $11,631,000.

Total membership in absolute good standing January 1st, 1894, 6,254.

Total membership in absolute good standing January 1st, 1895, 5,900.

Number of subordinate lodges January 1st, 1894, 87; January 1st, 1895, 89.

The slight decrease in membership has been a weeding out process, as is shown by the decrease in assessment and death rate. The National Provident Union is a society for the cultivation and dissemination of patriotism, and for the education of its citizens in a knowledge of the government of the United States, its constitution, and the rights and duties of American citizenship.

Its government is vested in a National Union, States, and Councils, with legislative, executive, and judicial branches, a transcript as nearly as can be consistent with economy of the government of the United States. Its chief officers are elected by popular vote. The law-making power is vested in a congress elected by the citizens.

NATIONAL RESERVE ASSOCIATION.

F. W. SEARS, Supreme President, Kansas City, Mo.; salary, $1,800.

J. C. HENNESSEY, Supreme Secretary-Treasurer, Kansas City, Mo.; salary, $1,800.

Commenced business as an order May 8th, 1891.

Date of first assessment levied for death loss, April 1st, 1893.

Issue certificates in amounts of $500, $1,000, $1,500, and $2,000, at the following rates, pro rata, on $1,000.

Age.	Rate.	Age.	Rate.	Age.	Rate.
16 and 17	$ .32	35 and 36	$ .45	48	$ .72
18	.33	37	.47	49	.75
19, 20 and 21	.34	38	.48	50	.80
22 and 23	.35	39	.50	51	.85
24	.36	40	.52	52	.90
25 and 26	.37	41	.54	53	.95
27	.38	42	.56	54	1.00
28 and 29	.39	43	.58	55	1.10
30	.40	44	.60	56	1.20
31	.41	45	.63	57	1.30
32 and 33	.43	46	.66	58	1.40
34	.44	47	.69	59	1.50

Expense of management provided for by the levying of three general fund assessments annually.

Cost of management 1894, $4,468.12.

Cost of management per member 1894, $1.34.

Deaths per 1,000 beneficial members in 1891, none; 1892, none; 1893, 2.21; 1894, 2.10.

Average January 1st, 1894, 32 + years; January 1st, 1895, 36 + years.

Number of assessments year 1891, none; 1892, 6; 1893, 11; 1894, 12.

Cost of insurance per $1,000 in 1893, 30 years, $4.40; 35 years, $4.95; 40 years, $5.72. In 1894, 30 years, $4.80; 35 years, $5.40; 40 years, $6.24 (includes expense, assessments, and reserve).

This "cost of insurance per $1,000" in 1893 and 1894 is composed of three elements, and is divided as follows:

	1893				1894			
	Death Losses.	Reserve.	Expense.	Total.	Death Losses.	Reserve.	Expense.	Total.
Age 30..	$2.40...	$ .80...	$1.20...	$4.40	$2.70...	$ .90...	$1.20...	$4.80
Age 35..	2.70...	.90...	1.35...	4.95	3.04...	1.01...	1.35...	5.40
Age 40...	3.12...	1.04...	1.56...	5.72	3.51...	1.17...	1.56...	6.24

Losses paid in year 1893, $4,500; in 1894, $9,000.

Total amount of insurance in force January 1st, 1894, $3,114,000.

Total amount of insurance in force January 1st, 1895, $4,673,000.

Total membership in absolute good standing January 1st, 1894, 2,251.

Total membership in absolute good standing January 1st, 1895, 3,324.

Number of subordinate lodges January 1st, 1894, 69; January 1st, 1895, 87.

NATIONAL UNION.

F. FAIRMAN, Senate President, Chicago, Ill.; salary, $1,200.

J. W. MYERS, Senate Secretary, Toledo, Ohio; salary, $3,500.

C. O. EVARTS, Senate Treasurer, Cleveland, Ohio; salary, $2,500.

Commenced business as an order May 14th, 1881.

Date of first assessment levied, August 28th, 1882.

Issue certificates in amounts of $1,000 to $5,000, graded rates pro rata on $1,000 as follows:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
20....	$ .20	30....	$ .30	39....	$ .39	48....	$ .56	57....	$ .84
21....	.21	31....	.31	40....	.40	49....	.58	58....	.89
22....	.22	32....	.32	41....	.42	50....	.60	59....	.94
23....	.23	33....	.33	42....	.44	51....	.63	60....	1.00
24....	.24	34....	.34	43....	.46	52....	.66	61....	1.06
25....	.25	35....	.35	44....	.48	53....	.69	62....	1.13
26....	.26	36....	.36	45....	.50	54....	.72	63....	1.20
27....	.27	37....	.37	46....	.52	55....	.75	64....	1.30
28....	.28	38....	.38	47....	.54	56....	.79	65....	1.40
29....	.29								

Expense of management provided for by per capita tax of ninety cents per annum.

Cost of management 1894, $51,366.75.

Cost of management per member 1894, $1.14.

Deaths per 1,000 beneficial members in 1891, 6.60; 1892, 6.90; 1893, 7.80; 1894, 7.61.

Average age January 1st, 1894, 39.30 years; January 1st, 1895, 39.87 years.

Number of assessments year 1891, 14; 1892, 15; 1893, 18; 1894, 18.

Cost of insurance per $1,000 in 1893, 30 years, $5.40; 35 years, 6.30; 40 years, $7.20. In 1894, 30 years, $5.40; 35 years, $6.30; 40 years, $7.20.

Losses paid in year 1893, $1,006,000; 1894, $1,154,000.

Total amount of insurance in force January 1st, 1894, $135,011,000.

Total amount of insurance in force January 1st, 1895, $136,726,000.

Total membership in absolute good standing January 1st, 1894, 43,559.

Total membership in absolute good standing January 1st, 1895, 44,707.

Number of subordinate lodges January 1st, 1894, 655; January 1st, 1895, 686.

Do not increase rate on certain occupations, but every member's rate increases yearly from one to ten cents, according to age.

NEW ENGLAND ORDER PROTECTION.

HENRY W. OAKES, Supreme Warden, Auburn, Maine; salary, $1,000.

D. M. FRYE, Supreme Secretary, Boston, Mass., 43 Milk St.; salary, $1,500.

JOHN P. SANBORN, Supreme Treasurer, Newport R. I.; salary, $1,000.

Commenced business as an order November 12th, 1887.

Date of first assessment levied, May 1st, 1888.

Issue certificates for $1,000, $2,000, and $3,000.

Between the ages of	1st Rate, $1,000.	Between the ages of	1st Rate, $1,000.
18 and 25	$ .30	45 and 46	$ .55
25 and 30	.35	46 and 47	.60
30 and 35	.40	47 and 48	.65
35 and 40	.45	48 and 49	.70
40 and 45	.50	49 and 50	.75

Expense of management provided for by per capita tax.

Cost of management 1894, $24,289.30.

Cost of management per member 1894, $1.65.

Deaths per 1,000 beneficial members in 1891, 6.49; 1892, 6.19; 1893, 5.88; 1894, 7.02.

Average age not given.

Number of assessments year 1891, 13; 1892, 12; 1893, 13; 1894, 15.

Cost of insurance per $1,000 in 1893, 30 years, $4.55; 35 years, $5.20; 40 years, $5.85. In 1894, 30 years, $5.25; 35 years, $6.00; 40 years, $6.75.

Losses paid in year 1893, $152,000; 1894, $192,000.

Total amount of insurance in force January 1st, 1894, $25,808,000.

Total amount of insurance in force January 1st, 1895, $29,811,000.

Total membership in absolute good standing January 1st, 1894, 13,652.

Total membership in absolute good standing January 1st, 1895, 15,768.

Number of subordinate lodges January 1st, 1894, 211; January 1st, 1895, 231.

NORTHERN MUTUAL RELIEF ASSOCIATION.

GEORGE R. KELSO, President, Boston, Mass.

WALTER WRIGHT, Secretary, Boston, Mass.; salary, $600.

FRANK E. DIMICK, Treasurer, Boston, Mass.; salary, $200.

Commenced business as an order September 19th, 1883.

Date of first assessment levied, January 18th, 1884.

Issue certificates for $500, $1,000, $1,500, and $2,000 at the following rate on $1,000, remaining same through life.

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
16 to 25	$ .50	33	$ .59	41	$ .72	49	$ .91
26	.51	34	.60	42	.74	50	.94
27	.52	35	.62	43	.76	51	.98
28	.53	36	.63	44	.78	52	1.01
29	.54	37	.64	45	.81	53	1.04
30	.56	38	.66	46	.83	54	1.09
31	.57	39	.68	47	.85	55	1.13
32	.58	40	.70	48	.88		

Expense of management provided for by per capita tax and certificate fees.

Cost of management 1893, $2,282.68.

Cost of management per member not given.

Deaths per 1,000 beneficial members in 1891, 13; 1892, 14; 1893, 20.

Average age not given.

Number of assessments year 1891, 16; 1892, 19; 1893, 22.

Cost of insurance per $1,000 in 1893, 30 years, $12.32; 35 years, $13.64; 40 years, $15.40.

Losses paid in year 1893, $42,372.50.

Total amount of insurance in force January 1st, 1894, $2,531,457.50.

Total membership in absolute good standing January 1st, 1894, 1,573.

Number of subordinate lodges January 1st, 1894, 32.

ORDER MUTUAL PROTECTION.

WILLIAM F. DENBACH, Supreme President, St. Louis, Mo.; salary, $50.

G. DEL NECCHIO, Supreme Secretary, Chicago, Ill.; salary, $1,500.

G. F. SCHMATSTIEG, Supreme Treasurer, Chicago, Ill.; salary, $300.

Commenced business as an order January, 1878.

Date of first assessment levied, 1879.

Issue certificates for $500, $1,000, and $2,000, at graded rates on $1,000 as follows:

Between Ages of	Rate.	Between Ages of	Rate.	Between Ages of	Rate.
18 and 25	$ .35	35 and 40	$ .45	45 and 48	$ .60
25 and 30	.35	40 and 45	.50	48 and 50	.70
30 and 35	.40				
Between Ages of	**$2,000.**	**Between Ages of**	**$2,000.**	**Between Ages of**	**$2,000.**
18 and 25	$ .65	35 and 40	$ .80	45 and 48	$1.00
25 and 30	.70	40 and 45	.90	48 and 50	1.20
30 and 35	.75				

Expense of management provided for by per capita tax of $1.20 per annum.

Cost of management 1894, $6,101.85.

Cost of management per member 1894, $1.71.

Deaths per 1,000 beneficial members in 1891, 10; 1892, 8; 1893, 10; 1894, 9.552.

Average age January 1st, 1894, 39 years; January 1st, 1895, 40 years.

Number of assessments year 1891, 19; 1892, 24; 1893, 25; 1894, 25.

Cost of insurance per $1,000 in 1893, 30 years, $10; 35 years, $11.25; 40 years, $12.50. In 1894, 30 years, $10; 35 years, $11.25; 40 years, $12.50.

Losses paid in year 1893, $56,000; 1894, $55,982.25.

Total amount of insurance in force January 1st, 1894, $5,709,000.

Total amount of insurance in force January 1st, 1895, $5,789,000.

Total membership in absolute good standing January 1st, 1894, 3,442.

Total membership in absolute good standing January 1st, 1895, 3,664.

Number of subordinate lodges January 1st, 1894, 70; January 1st, 1895, 67.

ORDER OF CHOSEN FRIENDS.

H. H. MORSE, Supreme Councilor, New York, N. Y.; salary, $3,000.

T. B. LINN, Supreme Recorder, Indianapolis, Ind.; salary, $2,500.

W. J. NEWTON, Supreme Treasurer, Washington, D. C.; salary, $2,000.

Commenced business as an order May 28th, 1879.

Date of first assessment levied, January 29th, 1880.

Issue certificates for $500, $1,000, $2,000, and $3,000, at the following rates on $1,000 :

At the Ages of	Rate.	At the Ages of	Rate.
18 and 25	$ .70	41 and 45	$1.20
26 and 30	.80	46 and 50	1.50
31 and 35	.90	51 and 54	2.00
36 and 40	1.00		

Expense of management provided for by an assessment for that purpose.

Cost of management 1894, $56,681.

Cost of management per member 1894, $1.50.

Deaths per 1,000 beneficial members in 1891, 12.54 ; 1892, 13.59 ; 1893, 13.95 ; 1894, 12.75.

Average age January 1st, 1894, 35.14 years ; January 1st, 1895, 34.81 years.

Number of assessments year 1891, 13 ; 1892, 14 ; 1893, 14 ; 1894, 15.

Cost of insurance per $1,000 in 1893, 30 years, $11.20 ; 35 years, $12.60 ; 40 years, $14.00. In 1894, 30 years, $12.00 ; 35 years, $13.50 ; 40 years, $15.00.

Losses paid in year 1893, $934,480 ; 1894, $948,150.

Total amount of insurance in force January 1st, 1894, $53,103,000.

Total amount of insurance in force January 1st, 1895, $57,005,000.

Total membership in absolute good standing January 1st, 1894, 35,892.

Total membership in absolute good standing January 1st, 1895, 37,779.

Number of subordinate lodges January 1st, 1894, 710 ; January 1st, 1895, 738.

ORDER OF GOLDEN CHAIN.

O. B. CRAIG, Supreme Commander, Baltimore, Md. ; salary, $1,800.

A. STANLEY WEIR, Supreme Secretary, Baltimore, Md. ; salary, $1,800.

W. H. SADLER, Supreme Treasurer, Baltimore, Md. ; salary $750 and $5.00 per $1,000 after the first $100,000.

Commenced business as an order December 22d, 1881.

Date of first assessment levied March 19th, 1883.

Issue certificates for $1,000, $2,000, and $3,000, at the following rates per $1,000 :

Between Ages of	Rate.	Between Ages of	Rate.	Between Ages of	Rate.
21 and 22	$ .32	31 and 32	$ .47	41 and 42	$ .72
22 and 23	.33	32 and 33	.49	42 and 43	.76
23 and 24	.34	33 and 34	.51	43 and 44	.80
24 and 25	.35	34 and 35	.53	44 and 45	.85
25 and 26	.36	35 and 36	.55	45 and 46	.90
26 and 27	.37	36 and 37	.57	46 and 47	.95
27 and 28	.39	37 and 38	.59	47 and 48	1.00
28 and 29	.41	38 and 39	.61	48 and 49	1.06
29 and 30	.43	39 and 40	.64	49 and 50	1.12
30 and 31	.45	40 and 41	.68	50 and 51	1.18

Expense of management provided for by per capita tax and one expense assessment per year.

Cost of management 1894, $21,503.

Cost of management per member 1894, $2.46.

Deaths per 1,000 beneficial members in 1891, 6.33; 1892, 9.49; 1893, 7.8; 1894, 8.

Average age January 1st, 1894, 34+ years.

Number of assessments year 1891, 15; 1892, 19; 1893, 15; 1894, 17.

Cost of insurance per $1,000 in 1893, 30 years, $6.75; 35 years, $8.25; 40 years, $10.20. In 1894, 30 years, $7.65; 35 years, $9.35; 40 years, $11.56.

Losses paid in year 1893, $176,961; 1894, $192,405.50.

Total amount of insurance in force January 1st, 1894, $20,617,500.

Total amount of insurance in force January 1st, 1895, $22,278,500.

Total membership in absolute good standing January 1st, 1894, 8,304.

Total membership in absolute good standing January 1st, 1895, 9,142.

Number of subordinate lodges January 1st, 1894, 128; January 1st, 1895, 149.

Pay death benefits from $1,000 to $3,000; sick benefits from $5 to $15 per week; total and permanent disabled members, $500 to $1,500.

ORDER OF GOLDEN CROSS.

F. I. DAY, Supreme Commander, Lewiston, Maine; salary, $1,200.

W. R. COOPER Supreme Keeper of Records, Knoxville, Tenn.; salary, $1,800.

J. D. SWAIN, Supreme Treasurer, Nashua, N. H.; salary, $1,700.

Commenced business as an order July 4th, 1876.

Date of first assessment levied, 1877.

Issue certificates for $1,000 and $2,000, graded on $1,000 as follows:

Age.	$1,000	Age.	$1,000.	Age.	$1,000.
16 to 25	$ .50	36	$ .63	46	$ .83
26	.51	37	.64	47	.85
27	.52	38	.66	48	.88
28	.53	39	.68	49	.91
29	.54	40	.70	50	.94
30	.56	41	.72	51	.98
31	.57	42	.74	52	1.01
32	.58	43	.76	53	1.04
33	.59	44	.78	54	1.09
34	.60	45	.81	55	1.13
35	.62				

Expense of management provided for by per capita of eighty cents per annum and expense assessment.

Cost of management 1894, $23,903.18.

Cost of management per member 1894, 96 cents.

Deaths per 1,000 beneficial members in 1891, 11.10; 1892, 11.50; 1893, 11.87.

Number of assessments year 1891, 14 junior, 36 senior; 1892, 14 junior, 38 senior; 1893, 15 junior, 20 senior; 1894, 1 expense, 16 benefit, junior.

Cost of insurance per $1,000 in 1893, 30 years, junior $7.50, senior $10; 35 years, junior $9.30, senior $12.40; 40 years, junior $10.50, senior $14. In 1894, 30 years, $8.96; 35 years, $9.92; 40 years, $11.20.

Losses paid in year 1893, $343,263; 1894, $411,504.78.

Total amount of insurance in force January 1st, 1894, $31,979,000.

Total amount of insurance in force January 1st, 1895, $34,880,000.

Total membership in absolute good standing January 1st, 1894, 22,107.

Total membership in absolute good standing January 1st, 1895, 24,762.

Number of subordinate lodges January 1st, 1894, 407; January 1st, 1895, 455.

Senior class recently abolished.

ORDER OF PILGRIM FATHERS.

JOHN L. BATES, Supreme Governor, Boston, Mass.; salary, $1,200.

JAMES E. SHEPARD, Supreme Secretary, Lawrence, Mass.; salary, $2,500.

A. V. BUGBEE, Supreme Treasurer, Lawrence, Mass.; salary, $1,200.

Commenced business as an order March 15th, 1879.

Date of first assessment, levied, March 19th, 1880.

Issue certificates for $1,000 and $2,000; graded rates on $1,000 are as follows:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
27.....	$1.05	33.....	$1.20	39.....	$1.35	45.....	$1.60	50.....	$1.85
28.....	1.05	34.....	1.20	40.....	1.35	46.....	1.65	51.....	1.90
29.....	1.10	35.....	1.25	41.....	1.40	47.....	1.70	52.....	2.00
30.....	1.10	36.....	1.25	42.....	1.45	48.....	1.75	53.....	2.10
31.....	1.15	37.....	1.30	43.....	1.50	49.....	1.80	54.....	2.20
32.....	1.15	38.....	1.30	44.....	1.55				

Expense of management provided for by per capita tax of 75 cents per annum.

Cost of management 1894, $15,306.

Cost of management per member 1894, 86 cents.

Deaths per 1,000 beneficial members in 1891, 8.4; 1892, 8.6; 1893, 9; 1894, 8.4.

Average age January 1st, 1894, 41 years; January 1st, 1895, $41\frac{3}{12}$ years.

Number of assessments year 1891, 12; 1892, 14; 1893, 14; 1894, 14.

Cost of insurance per $1,000 in 1893, 30 years, $7.70; 35 years, $8.75; 40 years, $9.45. In 1894, 30 years, $7.70; 35 years, $8.75; 40 years, $9.45.

Losses paid in year 1893, $262,000; 1894, $276,000.

Total amount of insurance in force January 1st, 1894, $28,787,000.

Total amount of insurance in force January 1st, 1895, $30,725,000.

Total membership in absolute good standing January 1st, 1894, 16,948.

Total membership in absolute good standing January 1st, 1895, 18,338.

Number of subordinate lodges January 1st, 1894, 151; January 1st, 1895, 161.

ORDER OF SELECT FRIENDS.

J. A. WELLS, Supreme Protector, Erie, Kas.; salary, 25 cents per new member.

DR. W. I. LINN, Supreme Recorder, Ft. Scott, Kas.; salary, $1,200.

A. H. SEARS, Supreme Treasurer, Ft. Scott, Kas.; salary, $300.

Commenced business as an order June 5th, 1888.

Date of first assessment levied, September 1st, 1890.

Issue certificates for $1,000, $2,000 and $3,000, as follows on $1,000:

Between ages of	Rate.	Between ages of	Rate.	Between ages of	Rate.
18 and 24.....	$ .35	30 and 36.....	$ .45	42 and 46.....	$ .60
24 and 30.....	.40	36 and 42.....	.50	46 and 50.....	.75

Expense of management provided for by certificate fees, sale of supplies, and semi-annual per capita.

Cost of management 1894, $5,954.46.

Cost of management per member 1894, $1.42.

Deaths per 1,000 beneficial members in 1891, 8.38; 1892, 3.80; 1893, 6.94; 1894, 7.

Average age January 1st, 1894, 39.8 years; January 1st, 1895 38.28 years.

Number of assessments year 1891, 7; 1892, 10; 1893, 13; 1894, 13.

Cost of insurance per $1,000 in 1893, 30 years, $5.20; 35 years, $5.85; 40 years, $6.50. In 1894, 30 years, $5.20; 35 years, $5.85; 40 years, $6.50.

Losses paid in year 1893, $47,888; 1894, $54,098.30.

Total amount of insurance in force January 1st, 1894, $6,891,000.

Total amount of insurance in force January 1st, 1895, $7,791,000.

Total membership in absolute good standing January 1st, 1894, 3,604.

Total membership in absolute good standing January 1st, 1895, 4,190 beneficiary; 47 social.

Number of subordinate lodges January 1st, 1894, 94; January 1st, 1895, 100.

Admit men and women on same terms and conditions. Pay one-fourth the amount of certificate in case of loss of one hand or foot, and one-half in case of total and permanent disability caused by accident.

ORDER SHIELD OF HONOR.

B. D. WOOLMAN, Supreme Master, Philadelphia, Penn.

W. T. HENRY, Supreme Secretary, Baltimore, Md.; salary, $1,500.

J. W. MEEKS, Supreme Treasurer, Baltimore, Md.; salary, $600.

Commenced business as an order November 1st, 1885.

Date of first assessment levied, November 1st, 1885.

Issue certificates for $1,000 at uniform rate of 25 cents per an assessment.

Expense of management provided for by per centum tax levied upon Grand and subordinate lodges, and from revenue derived from institution and benefit certificates.

Cost of management 1894, $6,515.39.

Cost of management per member 1894, 63 cents.

Deaths per 1,000 beneficial members in 1891, 8; 1892, 7.25; 1893, 8.5; 1894, 9½.

Average age not given.

Number of assessments year 1891, 32; 1892, 32; 1893, 40; 1894, 47.

Cost of insurance per $1,000 in 1893, 30 years, $10; 35 years, $10; 40 years, $10. In 1894, 30 years, $11.75; 35 years, $11.75; 40 years, $11.75.

Losses paid in year 1893, $85,000; 1894, $104,000.

Total amount of insurance in force January 1st, 1894, $10,230,000.

Total amount of insurance in force January 1st, 1895, $10,401,000.

Total membership in absolute good standing January 1st, 1894, 10,230.

Total membership in absolute good standing January 1st, 1895, 10,401.

Number of subordinate lodges January 1st, 1894, 107; 1895, 108.

The Shield of Honor was instituted May 11th, 1875, but the Supreme Lodge assumed control of the death benefits on November 1st, 1885.

PROTECTED HOME CIRCLE.

P. D. STRATTON, President, Sharon, Penn.; salary, $2,000.

J. W. MASON, Secretary, Sharon, Penn.; salary, $1,500.

ALEXANDER MCDOWELL, Treasurer, Sharon, Penn.; salary, $500.

Commenced business as an order August 7th, 1886.

Date of first assessment levied, November 1st, 1886.

Issue certificates for amounts from $500 to $3,000, graded, pro rata, as follows on $1,000:

Age.	$1,000.	Age.	$1,000.	Age.	$1,000.	Age.	$1,000.
15 to 25	$ .50	33	$ .66	41	$ .84	49	$1.16
26	.52	34	.68	42	.88	50	1.20
27	.54	35	.70	43	.92	51	1.28
28	.56	36	.72	44	.96	52	1.36
29	.58	37	.74	45	1.00	53	1.44
30	.60	38	.76	46	1.04	54	1.52
31	.62	39	.78	47	1.08	55	1.60
32	.64	40	.80	48	1.12	56	1.76

Expense of management provided for by per capita tax of $1 per annum.

Cost of management 1894, $21,974.67.

Cost of management per member 1894, $2.08.

Deaths per 1,000 beneficial members in 1891, 5.6; 1892, 5.4; 1893, 7; 1894, 5.

Average age January 1st, 1894, 37 years; January 1st, 1895, 37½ years.

Number of assessments year 1891, 12; 1892, 12; 1893, 12; 1894, 12.

Cost of insurance per $1,000 in 1893, 30 years, $7.20; 35 years, 8.40; 40 years, $9.60. In 1894, 30 years, $7.20; 35 years, $8.40; 40 years, $9.60.

Losses paid in year 1893, $77,500; 1894, $67,500.

Total amount of insurance in force January 1st, 1894, $10,785,500.

Total amount of insurance in force January 1st, 1895, $14,523,500.

Total membership in absolute good standing January 1st, 1894, 8,856.

Total membership in absolute good standing January 1st, 1895, 12,201.

Number of subordinate circles, January 1st, 1894, 135; January 1st, 1895, 188.

ROYAL ARCANUM.

CHILL W. HAZZARD, Supreme Regent, Monongahela, Penn.; salary, $3,500.

W. O. ROBSON, Supreme Secretary, Boston, Mass.; salary, $5,000.

E. A. SKINNER, Supreme Treasurer, Westfield, N. Y.; salary, $3,000.

Commenced business as an order June 23d, 1877.

Date of first assessment levied, February 2d, 1878.

Issue certificates for $1,500 and $3,000 at the following rates on $3,000:

Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.	Age.	Rate.
21....	$1.00	28....	$1.28	35....	$1.68	42....	$2.26	49....	$3.10
22....	1.04	29....	1.32	36....	1.74	43....	2.36	50....	3.26
23....	1.08	30....	1.38	37....	1.80	44....	2.46	51....	3.42
24....	1.12	31....	1.44	38....	1.86	45....	2.58	52....	3.60
25....	1.16	32....	1.50	39....	1.96	46....	2.70	53....	3.80
26....	1.20	33....	1.56	40....	2.06	47....	2.82	54....	4.00
27....	1.24	34....	1.62	41....	2.16	48....	2.96		

Expense of management provided for by per capita tax of 30 cents per year from members under Grand Council; $1.00 per year from members under Supreme Council.

Cost of management 1894. $89,395.70.

Cost of management per member 1894, 58 cents.

Deaths per 1,000 beneficial members in 1891, 9.02; 1892, 8.80; 1893, 9.11; 1894, 8.74.

Average age January 1st, 1894, 39.99 years; January 1st, 1895, 40.229 years.

Number of assessments, year 1891, 15; 1892, 15; 1893, 15; 1894, 16.

Cost of insurance per $1,000 in 1893, 30 years, $6.90; 35 years, $8.40; 40 years, $10.30. In 1894, 30 years, $7.36; 35 years, $8.96; 40 years, $10.99.

Losses paid in year 1893, $3,770,750; 1894, $3,959,599.98.

Total amount of insurance in force January 1st, 1894, $432,748,500.

Total amount of insurance in force January 1st, 1895, $463,063,500.

Total membership in absolute good standing January 1st, 1894, 148,224.

Total membership in absolute good standing January 1st, 1895, 159,307.

Number of subordinate lodges January 1st, 1894, 1,543; January 1st, 1895, 1,588.

Sick benefit provision, by which a totally disabled member is protected by his Council and kept in good standing.

A good building and vault for the preservation of its records.

No unnecessary expense for reserve fund.

ROYAL LEAGUE.

R. S. ILES, Supreme Archon, Chicago, Ill.; salary, $600.

C. A. WARREN, Supreme Scribe, Chicago, Ill.; salary $3,000.

HOLMES HOGE, Supreme Treasurer, Chicago, Ill.; salary, $600.

Commenced business as an order November 11th, 1883.

Date of first assessment levied, September 1st, 1884.

Issue certificates for $2.000 and $4,000, graded, on $2,000, as follows:

Between Ages of	Rate.	Between Ages of	Rate.	Between Ages of	Rate.
21 and 22	$ .67	30 and 31	$ .93	38 and 39	$1.25
22 and 23	.69	31 and 32	.96	39 and 40	1.31
23 and 24	.72	32 and 33	1.00	40 and 41	1.37
24 and 25	.75	33 and 34	1.04	41 and 42	1.44
25 and 26	.78	34 and 35	1.08	42 and 43	1.51
26 and 27	.81	35 and 36	1.12	43 and 44	1.58
27 and 28	.84	36 and 37	1.16	44 and 45	1.65
28 and 29	.87	37 and 38	1.20	45 and 46	1.72
29 and 30	.90				

Expense of management provided for by per capita tax of 80 cents per annum.

Cost of management 1894, $5,270.80.

Cost of management per member 1894, 48 cents.

Deaths per 1,000 beneficial members in 1891, 4; 1892, 5; 1893, 5.80; 1894, 4.5.

Average age January 1st, 1894, 34 + years; January 1st, 1895, 34 + years.

Number of assessments year 1891, 10; 1892, 10; 1893, 11; 1894, 9.

Cost of insurance per $1,000 in 1893, 30 years, $5.11; 35 years,

$6.16; 40 years, $7.53; 1894, 30 years, $4.19; 35 years, $5.04; 40 years, $6.17.

Losses paid in year 1893, $174,500; 1894, $173,750.

Total amount of insurance in force January 1st, 1894, $33,586,000.

Total amount of insurance in force January 1st, 1895, $39,798,000.

Total membership in absolute good standing January 1st, 1894, 9,745.

Total membership in absolute good standing January 1st, 1895, 11,610.

Number of subordinate lodges January 1st, 1894, 104; January 1st, 1895, 113.

Losses include $1,850 paid for total disability claims.

ROYAL SOCIETY OF GOOD FELLOWS.

W. R. SPOONER, Premier, New York City; salary, $3,600.

O. L. F. LUTHER, Supreme Secretary, Boston, Mass.; salary, $3,000.

JAMES G. WHITEHOUSE, Supreme Treasurer, Providence, R. I.; salary, $2,000.

Commenced business as an order February 23d, 1882.

Date of first assessment levied, June 1st, 1886.

Issue certificates for $500, $1,000, $2,000, and $3,000, as follows:

Between the ages of	Rate per $1,000.	Between the ages of	Rate per $1,000.
18 and 35	$ .20	49 and 50	$ .38
35 and 40	.23	50 and 51	.40
40 and 45	.25	51 and 52	.43
45 and 46	.28	52 and 53	.45
46 and 47	.30	53 and 54	.50
47 and 48	.33	54 and 55	.58
48 and 49	.35	55 and 56	.65

Expense of management provided for by per capita tax of 15 cents per month on each beneficial member.

Cost of management, 1894, $35,056.56.

Cost of management per member 1894, $2.72.

Deaths per 1,000 beneficial members in 1891, 11.7; 1892, 12.5; 1893, 11.6; 1894, 11.3.

Average age January 1st, 1894, 42 years; January 1st, 1895, 40.82 years.

Number of assessments year 1891, 45; 1892, 50; 1893, 50; 1894, 53.

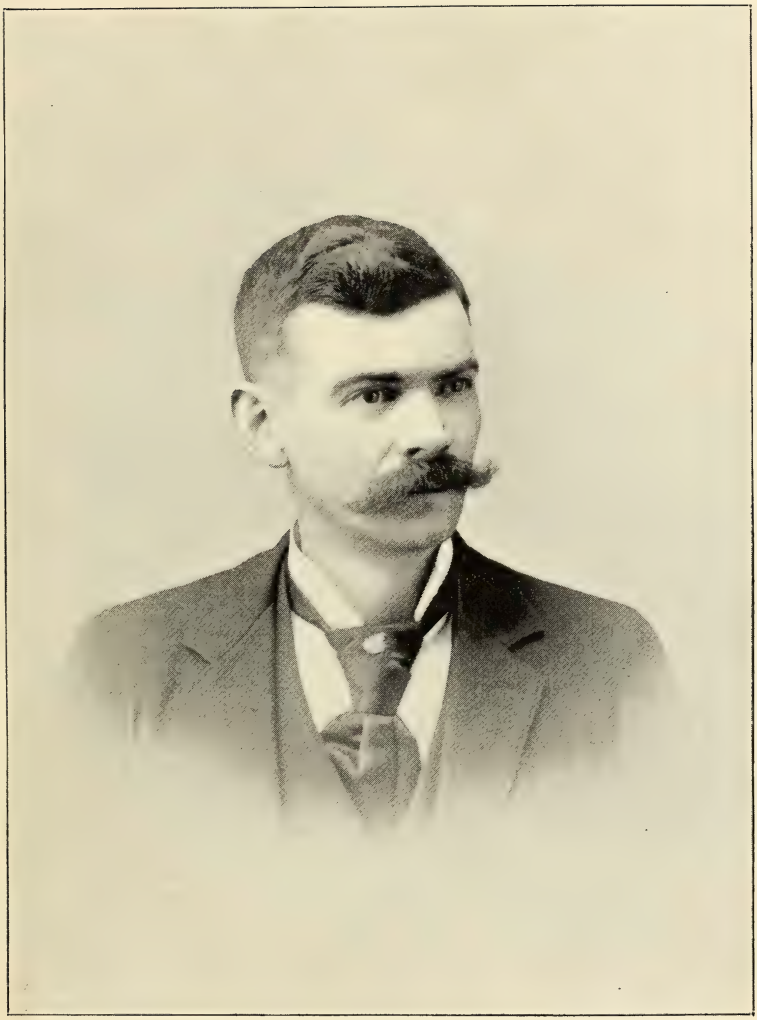
Cost of insurance per $1,000 in 1893, 30 years, $10; 35 years, $11.50; 40 years, $12.50. In 1894, 30 years, $10.60; 35 years, $12.19; 40 years, $13.25.

Losses paid in 1893, $287,449; 1894, $323,859.78.

Total amount of insurance in force January 1st, 1894, $24,806,500.

Total amount of insurance in force January 1st, 1895, $27,210,500.

Total membership in absolute good standing January 1st, 1894, 10,676.



James A. Lombard, Grand Rapids, Michigan,
Member Committee on Mileage and Per Diem.

Total membership in absolute good standing January 1st, 1895, 12,870.

Number of subordinate lodges January 1st, 1894, 219; January 1st, 1895, 228.

ROYAL TEMPLARS OF TEMPERANCE.

L. R. SANBORN, Supreme President, Buffalo, N. Y.; salary, $1,000.

E. B. REW, Supreme Secretary, Buffalo, N. Y.; salary, $1,800.

Merchant's Bank, Supreme Treasury, Buffalo, N. Y.

Commenced business as an order February 16th, 1870.

Date of first assessment levied, March 1st, 1878.

Issue certificates for $125 to $2,000, graded, as follows:

	Benefit $125.	Benefit $250.	Benefit $500.	Benefit $1,000.	Benefit $2,000.
Class A, from 16 to 25.....	$ .07	$ .13	$ .25	$ .50	$1.00
Class B, from 25 to 30.....	.07	.14	.28	.55	1.10
Class C, from 30 to 35.....	.08	.15	.30	.60	1.20
Class D, from 35 to 40.....	.09	.17	.34	.67	1.35
Class E, from 40 to 45.	.10	.19	.38	.75	1.50
Class F, from 45 to 50.....	.11	.22	.43	.85	1.70

Expense of management provided for by semi-annual general fund assessments of 30 cents per $1,000.

Cost of management 1894, $15,938.93.

Cost of management per member 1894, $1.29.

Deaths per 1,000 beneficial members in 1891, 14.5; 1892, 15; 1893, 16.09; 1894, 15.70.

Average age January 1st, 1894, 47⅛ years; January 1st, 1895, 47.50 years.

Number of assessments, year 1891, 23; 1892, 25; 1893, 26; 1894, 26.

Cost of insurance per $1,000 in 1893, 30 years, $15.60; 35 years, $17.42; 40 years, $19.50. In 1894, 30 years, $14.40; 35 years, $16.10; 40 years, $18.27.

Losses paid in year 1893, $314,928; 1894, $317,636.25.

Total amount of insurance in force January 1st, 1894, $16,729,400.

Total amount of insurance in force January 1st, 1895, $16,763,400.

Total membership in absolute good standing January 1st, 1894, 12,243.

Total membership in absolute good standing January 1st, 1895, 12,975.

Number of subordinate lodges January 1st, 1894, 497; January 1st, 1895, 510.

WOODMEN OF THE WORLD.

(*Sovereign Camp Jurisdiction.*)

J. C. ROOT, Sovereign Consul Commander, Omaha, Neb.; salary, $3,000.

JOHN T. YATES, Sovereign Clerk, Omaha, Neb.; salary, $1,500.

F. F. ROOSE, Sovereign Banker, Omaha, Neb.; salary, $300.

Commenced business as an order January 1st, 1891.

Date of first assessment levied, September 1st, 1891.

Issue certificates for $500, $1,000, $1,500, $2,000, $2,500, and $3,000 (also monument, $100), at the following rates for $1,000 and monument:

Age.	Rate.	Age.	Rate.	Age.	Rate.
16 to 21	$ .35	38 to 40	$ .60	48	$1.00
22 to 25	.35	41 to 43	.65	49	1.10
26 to 29	.40	44 to 45	.75	50	1.15
30 to 33	.45	46	.80	51	1.30
34 to 37	.50	47	.90	52	1.50

Expense of management provided for by percentage of assessments.

Cost of management 1894, $34,635.97.

Cost of management per member 1894, $1.21½.

Deaths per 1,000 beneficial members in 1891, 3.30; 1892, 4.30; 1893, 5.80; 1894, 4.98.

Average age, January 1st, 1894, 38.21 years; January 1st, 1895, 36.87 years.

Number of assessments, year 1891, 7; 1892, 9; 1893, 14; 1894, 13.

Cost of insurance per $1,000 in 1893, 30 years, $6.30; 35 years, $7; 40 years, $8.40. In 1894, 30 years, $5.85; 35 years, $6.50; 40 years, $7.80.

Losses paid in year 1893, $219,200; 1894, $215,400.

Total amount of insurance in force January 1st, 1894, $30,780,200.

Total amount of insurance in force January 1st, 1895, $41,612,200.

Total membership in absolute good standing January 1st, 1894, 14,057.

Total membership in absolute good standing January 1st, 1895, 20,272.

Number of subordinate lodges January 1st, 1894, 658; January 1st, 1895, 739.

Average age at death, 1894, 42.88 years.

Above does not include Pacific jurisdiction and Canadian jurisdiction Woodmen of the World.

Name of Society.	Date of Commencing Business.	Salaries. Pres.	Sec.	Treas.	Total Membership, Jan. 1, 1895.	Total Insurance in Force Jan. 1, 1895.	No. Sub. Organizations.	Average Age, Jan. 1, 1895.	Expense of Management in 1894.	Cost of Management Per Member, 1894.	Number of Assessments in 1894.	Cost of Insurance Per $1,000, 1894. 30 Yrs.	35 Yrs	40 Yrs.	Losses Paid in 1894.	Mortality per 1,000 in 1894.
American Legion of Honor	Dec. 18, 1878	$3,000	$3,900	$2,500	56,060	$142,901,500	1,086	36.	$58,854.08	$1.00	36	$14.96	$18.36	$21.76	$ 27,510.79	16.
Ancient Order United Workmen	Oct. 27, 1868	1'000	3,000	400	341,371	682,742,000	4,973	41.	561,591.66	1.67	20	10.21	10.21	10.21	7,116,807·99	10.43
Artisans Order Mutual Protection	May 1, 1873		2,000		2,804	3,093,000	28	38.	3,380.00	1.00	7	14.00	16.00	18.00	18,500.00	6.5
Eclectic Assembly	Jan. 3, 1893				313	389,500	8	37.7	1,349.87	6.39	12	.77	.82	.90	1,500.00	
Empire Knights of Relief	Jan. 1, 1889	600	2,500	600	2,046	4,342,000	99	33.5	7,787.70	4.51	12	10.40	11.96	13.40	13,000.00	3.
Equitable Aid Union	April 25, 1879	1,800	1,350	850	29,203	4,351,010	880	41.5	55,613.41	1.78	18	14.00	15.56	17.50	794,981.66	16.
Fraternal Aid Association	Oct. 14, 1890	600	1,200	100	4,826	8,689,000	162		8,861.43	1.83	8	4.00	4.40	4.80	28,277.09	2.27
Fraternal Mystic Circle	Jan. 1, 1885	4,000	1,500	600								8.06	9.62	11.96		
Fraternal Legion	Oct. 1, 1881	100	600	200	2,585	3,692,000	52	37.8	4,631.11	1.39	22	9.68	11.88	14.04	63,258.88	11.03
Home Circle	Oct. 2. 1879	300	2,200	500	7,183	15,138,000	182	36.	11,656.13	1.69	19	9.12	11.02	12.92	156,000.00	9.70
Home Forum	Jan. 1, 1893				10,196	16,645,500	400	33.33	6,766.73	.66	7	3.00	3.00	3.50	22,000.00	1.56
Improved Order Heptasophs	Aug. 28, 1878	1,500	2,000	600	19,563	36,799,000	276	38.1	28,661.00	1.46	10	7.04	8.04	9.68	285,000.00	8.
Independent Order Foresters	June 1874	8,000	5,000	2,000	70,055	86,506,500	1,875	34.8	133,156.92	2.13	12	8.64	9.36	10.56	511,162.30	5.39
Iowa Legion of Honor	Mar. 19, 1879	800	1,200	100	6,350	12,609,000	191	38.	7,854.35	1.26	15	7.50	7.50	7.50	91,000.00	7.25
Knights and Ladies of Honor	Sept. 6, 1877	2,500	2,500	2,500	80,763	88,480,000	1,918		41,303.23	.51	29	11.60	13.05	14.50	1,809,123.80	11.6
Knights and Ladies of Security	Feb. 22, 1892				6,044	10,695,500	206	37.	10,000.00	1.65	9	4.50	4.50	4.50	21,687.90	2.75
Knights and Ladies Golden Star	1884	400	1,400	400	5,921	5,649,000	71	40.	6,134.78	1.00	24	10.56	12.96	15.36	78,179.59	13.
Knights of Maccabees (World)	Sept. 1, 1883	5,000	5,000	1,000	76,620	115,366,000	1,757	35.75	114,875.18	1.73	13	6.50	7.80	9.75	674,794.81	6.05
Knights of Maccabees (Michigan)	June 11, 1881	1,000	2,000	500	60,949	84,640,000	901	35.	78,031.19	1.37	5	5.00	6.25	7.50	437,181.09	5.70
Knights of Pythias	Nov. 1877	2,000	3,000		36,371	76,270,000	2,112	41.26	57,391.37	1.65	13	10.20	12.00	13.80	809,560.00	12.06
Knights of St. John and Malta	Mar. 13, 1883	300	900	100	3,562	4,383,000	87	35.75	3,809.31	.84	15	6.60	8.40	9.60	32,000.00	7.58
Knights of Golden Eagle	Sept. 1, 1891		600	100	3,093	3,093,000	829	41.6	2,631.37	.79	31	15.50	15 50	15.50	44,000.00	13.
Knights of Golden Rule	Aug. 16, 1879	400	1,200	600	3,625	3,669,500	87	43.	3,543.89	1.02	18	9.20	10.80	12.60	65,500.00	10.70
Knights of Honor	June 30, 1873	4,000	4,200	3,600	121,085	225,422,500	2,580		1,987.79	.67	32	13.34	16.64	20.16	3,845,116.65	
Legion of Red Cross	Sept. 19, 1885		800	200	3,542	5,536,000	51	37.44	3,302.26	.95	23	11.50	11.50	11.50	35,000.00	9.89
Modern Woodmen of America	Jan. 5, 1883	2,000	2,500	600	114,945	236,713,500	2,650	36.99	69,464.17	.66	11	4.75	4.95	5.12	1,104,500.00	5.08
National Reserve Association	May 8, 1891	1,800	1,800		3,324	4,673,000	87	36.	4,468.12	1.34	12	4.80	5.40	6.24	9,000.00	2.10
National Provident Union	Jan. 1883	500	1,500	500	5,900	11,631,000	89	39.66	6,134.21	1.02	24	10.80	13.20	15.60	150,000.00	9.33
National Union	May 14, 1881	1,200	3,500	2,500	44,707	136,726,000	686	39.87	51,366.75	1.14	18	5.40	6.80	7.20	1,154,000.00	7.61
New England Order Protection	Nov. 12, 1887	1,000	1,500	1,000	15,678	29,811,000	231		24,289.30	1.65	15	5.25	6.00	6.75	192,000.00	7.02
Northern Mutual Relief Associat'n.	Sept. 19, 1883		600	200								12.32	13.64	15.40		
Order Golden Chain	Dec. 22, 1881	800	1,800	750	9,142	22,287,500	149	36.	21,503.00	2.46	17	7 65	9.35	11.56	192,405.50	8.
Order Mutual Protection	Jan. 1878	50	1,500	300	3,664	5,789,000	67	38.	6,101.85	1.71	25	10.00	11.25	12.50	55,982.25	9.55
Order Chosen Friends	May 28, 1879	3,000	2,500	2,000	37,779	57,005,000	2,738	34.81	56,681.00	1.50	15	12.00	13.50	15.00	948,150.00	12.75
Order Golden Cross	July 4, 1876	1,200	1,800	1,700	24,762	34,880,000	455		23,903.18	.96	16	8.96	9.92	11.20	411,504 78	
Order Select Friends	June 5, 1888		1,200	300	4,190	7,791,000	100	38.28	5,954.46	1.42	13	5.20	5.85	6.50	54,098.30	7.
Order Shield of Honor	Nov. 1, 1885		1,500	600	10,410	10,410,000	108		6,515.39	.63	47	11.75	11.75	11.75	104,000.00	9.5
Order Pilgrim Fathers	Mar. 15, 1879	1,200	2,500	1,200	18,338	30,725,000	161	41.25	15,306.00	.86	14	7.70	8.75	9.45	276,000.00	8.4
Protected Home Circle	Aug. 7, 1886	2,000	1,500	500	12,201	14,523,500	188	37.5	21,974.67	2.08	12	7.20	8.40	9.60	67,500.00	5.
Royal Arcanum	June 23, 1877	3,500	5,000	3,000	159,307	463,063,500	1,588	40.22	89,395.70	.58	16	7.36	8.96	10.99	3,959,599.98	8.74
Royal League	Nov. 11, 1883	600	3,000	600	11,610	39,798,000	113	34.	5,270.80	.48	9	4.19	5.04	6.17	173,750.00	4.5
Royal Society Good Fellows	Feb. 23, 1882	3,600	3,000	2,000	12,870	27,210,500	228	40.82	35,056.56	2.72	53	10.60	12.19	13.25	323,859.78	11.3
Royal Templars of Temperance	Feb. 16, 1870	1,000	1,800		12,975	16,763,400	510	47.5	15,938.93	1.29	26	14.41	16.10	18.27	317,636.25	15.7
Woodmen of the World	Jan. 1, 1891	3,000	1,500	300	20,272	41,612,200	739	36.87	34,635.97	1.21	13	5.85	6.50	7.80	215,400.00	4.95

MEMBERS IN GOOD STANDING JANUARY 1ST, 1895.

NAME OF ORDER.	MEMBERSHIP.	NO. SUBORDINATE ORGANIZATIONS.
Ancient Order of United Workmen	341,371	4973
Royal Arcanum	159,307	1588
Knights of Honor	121,085	2580
Modern Woodmen of America	114,945	2650
Knights and Ladies of Honor	80,763	1918
Knights of Maccabees (World)	76,620	1757
Independent Order of Foresters	70,055	1875
Knights of Maccabees (Michigan)	60,949	901
American Legion of Honor	56,060	1086
National Union	44,707	686
Order of Chosen Friends	37,779	738
Knights of Pythias (Endowment Rank)	36,371	2112
Equitable Aid Union	29,203	880
Order of Golden Cross	24,762	455
Woodmen of the World	20,272	739
Improved Order Heptasophs	19,563	276
Order Pilgrim Fathers	18,338	161
New England Order Protection	15,768	231
Royal Templars of Temperance	12,975	510
Royal Society of Good Fellows	12,870	228
Protected Home Circle	12,201	188
Royal League	11,610	113
Order of Shield of Honor	10,401	108
Home Forum	10,196	400
Order Golden Chain	9,142	149
Home Circle	7,183	182
Iowa Legion of Honor	6,350	191
Knights and Ladies of Security	6,044	206
Knights and Ladies Golden Star	5,921	71
National Provident Union	5,900	89
Fraternal Aid Association	4,826	162
Order of Select Friends	4,190	100
Order Mutual Protection	3,664	67
Knights of the Golden Rule	3,625	87
Knights of St. John and Malta	3,562	87
Legion of the Red Cross	3,542	51
National Reserve Association	3,324	87
Knights of the Golden Eagle	3,093	829
Artisans' Order of Mutual Protection	2,804	28
Fraternal Legion	2,585	52
Empire Knights of Relief	2,046	99
Eclectic Assembly	313	8

COST OF INSURANCE IN 1894.

NAME OF ORDER.	No. Assessments 1894.	COST OF INSURANCE PER $1,000 1894.		
		30 Years.	35 Years.	40 Years.
Home Forum	7	$ 3.00	$ 3.00	$ 3.50
Fraternal Aid Association	8	4 00	4.40	4.80
Modern Woodmen of America	11	4.75	4.95	5.12
Royal League	9	4.19	5.04	6.17
National Reserve Association	12	4.80	5.40	6.24
Order of Select Friends	13	5.20	5.85	6.50
New England Order of Protection	15	5.25	6.00	6.75
Knights of Maccabees (Michigan)	5	5.00	6.25	7.50
National Union	18	5.40	6.30	7.20
Woodmen of the World	13	5.85	6.50	7.80
Iowa Legion of Honor	15	7.50	7.50	7.50
Knights of Maccabees (World)	13	6 50	7.80	9.75
Improved Order Heptasophs	10	7.04	8.04	9.68
Knights of St. John and Malta	15	6.60	8 40	9.60
Protected Home Circle	12	7.20	8.40	9.60
Order Pilgrim Fathers	14	7.70	8.75	9.45
Royal Arcanum	16	7.36	8.96	10.99
Order Golden Chain	17	7.65	9.35	11.56
Independent Order of Foresters	12	8.64	9 36	10 56
Order of Golden Cross	16	8.96	9.92	11.20
Ancient Order of United Workmen	20	10.21	10.21	10.21
Knights of the Golden Rule	18	9.20	10.80	12.60
Home Circle	19	9.12	11.02	12.92
Order Mutual Protection	25	10.00	11.25	12 50
Legion of the Red Cross	23	11.50	11.50	11.50
Order of Shield of Honor	47	11.75	11.75	11.75
Fraternal Legion	22	9.68	11.88	14.04
Empire Knights of Relief	12	10.40	11.96	13.40
Knights of Pythias (Endowment Rank)	13	10.20	12.00	13.80
Royal Society of Good Fellows	53	10.60	12.19	13.25
Knights and Ladies Golden Star	24	10.56	12.96	15.36
Knights and Ladies of Honor	29	11.60	13.05	14.50
National Provident Union	24	10.80	13.20	15.60
Order of Chosen Friends	15	12.00	13.50	15.00
Knights of the Golden Eagle	31	15.50	15.50	15.50
Equitable Aid Union	18	14.00	15.56	17.50
Artisans' Order of Mutual Protection	7	14.00	16.00	18.00
Royal Templars of Temperance	26	14.40	16.10	18.27
Knights of Honor	32	13.34	16.64	20.16
American Legion of Honor	36	14.96	18.36	21.76

MANAGEMENT EXPENSE IN 1894.

NAME OF ORDER.	PER MEMBER.	TOTAL.
Royal League	$ .48	$ 5,270.80
Knights and Ladies of Honor	.51	41,303.23
Royal Arcanum	.58	89,395.70
Order Shield of Honor	.63	6,515.39
Home Forum	.66	6,766.73
Modern Woodmen of America	.66	69,464.17
Knights of Honor	.67	81,987.79
Knights of the Golden Eagle	.79	2,631,37
Knights of St. John and Malta	.84	3,809.31
Order of Pilgrim Fathers	.86	15,306.00
Legion of the Red Cross	.95	3,302.26
Order of Golden Cross	.96	23,903.18
American Legion of Honor	1.00	58,854.08
Artisans' Order of Mutual Protection	1.00	3,380.00
Knights and Ladies Golden Star	1.00	6,134.78
National Provident Union	1.02	6,134.21
Knights of Golden Rule	1.02	3,543.89
National Union	1.14	51,366.75
Woodmen of the World	1.21	34,635.97
Iowa Legion of Honor	1.26	7,854.35
Royal Templars of Temperance	1.29	15,938.93
National Reserve Association,	1.34	4,468.12
Knights of Maccabees (Michigan)	1.37	78,031.19
Fraternal Legion	1.39	4,631.11
Order of Select Friends	1.42	5,954.46
Improved Order Heptasophs	1.46	28,661.00
Order of Chosen Friends	1.50	56,681.00
Knights and Ladies of Security	1.65	10,000.00
Knights of Pythias (Endowment Rank)	1.65	57,391.37
New England Order Protection	1.65	24,289.30
Ancient Order of United Workmen	1.67	561,591.66
Home Circle	1.67	11,656.13
Order Mutual Protection	1.71	6,101.85
Knights of Maccabees (World)	1.73	114,875.18
Equitable Aid Union	1.78	55,613.41
Fraternal Aid Association	1.83	8,861.43
Protected Home Circle	2.08	21,974.67
Independent Order of Foresters	2.13	133,156.92
Order of Golden Chain	2.46	21,503.00
Royal Society of Good Fellows	2.72	35,056.56
Empire Knights of Relief	4.51	7,787.70
Eclectic Assembly	6.39	1,349.87

INSURANCE IN FORCE—LOSSES PAID IN 1894.

NAME OF ORDER.	Total Insurance in Force Jan. 1st, 1895.	Losses Paid in 1894.
Ancient Order of United Workmen	$682,742,000	$7,116,807.99
Royal Arcanum	463,063,500	3 959,599.98
Modern Woodmen of America	236,713,500	1,104,500.00
Knights of Honor	225,422,500	3,845,116.65
American Legion of Honor	142,901,500	2,751,079.00
National Union	136,726,000	1,154,000.00
Knights of Maccabees (World)	115,366,000	674,794.81
Knights and Ladies of Honor	88,480,000	1,089,123.80
Independent Order of Foresters	86,506.500	511,162.30
Knights of Maccabees (Michigan)	84,640,000	437,181.09
Knights of Pythias (Endowment Rank)	76,270,000	809,560.00
Order of Chosen Friends	57,005,000	948,150.00
Equitable Aid Union	43,511,010	794,981.66
Woodmen of the World	41,612,200	215,400.00
Royal League	39,798,000	173,750.00
Improved Order Heptasophs	36,799,000	285,000.00
Order of Golden Cross	34,880,000	411,504.78
Order of Pilgrim Fathers	30,725,000	276,000.00
New England Order Protection	29,811,000	192,000.00
Royal Society of Good Fellows	27,210,500	323,859.78
Order of Golden Chain	22,278,500	192,405.50
Royal Templars of Temperance	16,763,400	317,636.25
Home Forum	16,645,500	22,000.00
Home Circle	15,138,000	156,000.00
Protected Home Circle	14,523,500	67,500.00
Iowa Legion of Honor	12,609,000	91,000.00
National Provident Union	11,631,000	150,000.00
Knights and Ladies of Security	10,695,500	21,687.90
Order Shield of Honor	10,401,000	104,000.00
Fraternal Aid Association	8,689,000	28,277.09
Order of Select Friends	7,791,000	54,098.30
Order of Mutual Protection	5,789,000	55,982.25
Knights and Ladies Golden Star	5,649,000	78,179.59
National Reserve Association	4,673,000	9,000.00
Knights of St. John and Malta	4,383,000	32,000.00
Empire Knights of Relief	4,342,000	13,000.00
Fraternal Legion	3,692,000	63,258.88
Legion of the Red Cross	3,536,000	35,000.00
Artisans' Order Mutual Protection	3,093,000	18,500.00
Knights of the Golden Eagle	3,093,000	3,093.00
Eclectic Assembly	389,500	1,500.00

DEATH RATE AND AVERAGE AGE—1894.

NAME OF ORDER.	AVERAGE AGE JAN. 1st, 1895.	MORTALITY PER 1,000 1894.
Home Forum	33.33	1.56
National Reserve Association	36.	2.10
Fraternal Aid Association	*	2.27
Knights and Ladies of Security	37.	2.75
Empire Knights of Relief	33.5	3.
Royal League	34.	4.5
Woodmen of the World	36.87	4.98
Protected Home Circle	37.5	5.
Modern Woodmen of America	36.99	5.08
Independent Order of Foresters	34.8	5.39
Knights of Maccabees (Michigan)	35.	5.7
Knights of Maccabees (World)	35.75	6.05
Artisans' Order Mutual Protection	38.	6.5
Order of Select Friends	38.28	7.
New England Order of Protection	*	7.02
Iowa Legion of Honor	38.	7.25
Knights of St. John and Malta	35.75	7.58
National Union	39.87	7.61
Order Golden Chain	36.	8.
Improved Order Heptasophs	38.1	8.
Order Pilgrim Fathers	41.25	8.4
Royal Arcanum	40.23	8.74
National Provident Union	39.66	9.33
Order Shield of Honor	*	9.50
Order Mutual Protection	38.	9.55
Home Circle	36.	9.7
Legion of the Red Cross	37.44	9.89
Ancient Order of United Workmen	41.	10.43
Knights of the Golden Rule	43.	10.7
Fraternal Legion	37.8	11.03
Royal Society of Good Fellows	40.82	11.3
Knights and Ladies of Honor	*	11.6
Knights of Pythias (Endowment Rank)	41.26	12.06
Order of Chosen Friends	34.80	12.75
Knights of the Golden Eagle	36.	13.
Knights and Ladies Golden Star	40.	13.
Royal Templars of Temperance	47.5	15.7
American Legion of Honor	36.	16.
Equitable Aid Union	41.51	16.

*Not reported.

DATE OF ORGANIZATION AND AGE OF SOCIETIES.

NAME OF ORDER.	DATE ORGANIZED.	AGE JAN. 1, 1895.	
		YEARS.	MONTHS.
Ancient Order of United Workmen	Oct. 27, 1868	26	3
Royal Templars of Temperance	Feb. 16, 1870	24	11
Knights of Honor	June 30, 1873	21	7
Independent Order of Foresters	June 1, 1874	20	7
Order of Golden Cross	July 4, 1876	18	6
Royal Arcanum	June 23, 1877	17	7
Knights and Ladies of Honor	Oct. 6, 1877	17	3
Knights of Pythias (Endowment Rank)	Nov. 1, 1877	17	2
Order of Mutual Protection	1878	17	
Improved Order Heptasophs	Aug. 28, 1878	16	5
American Legion of Honor	Dec. 18, 1878	16	1
Equitable Aid Union	March 2, 1879	15	10
Order Pilgrim Fathers	March 15, 1879	15	10
Iowa Legion of Honor	March 19, 1879	15	10
Chosen Friends	May, 1879	15	8
Order of Golden Rule	Aug. 16, 1879	15	5
Home Circle	Oct. 2, 1879	15	3
National Union	May, 1881	13	8
Knights of Maccabees (Michigan)	June 11, 1881	13	7
Order of Golden Chain	Dec. 2, 1881	13	1
Royal Society of Good Fellows	Feb. 23, 1882	12	11
Fraternal Legion	Oct. 1, 1882	12	3
National Provident Union	Jan. 1, 1883	12	
Modern Woodmen of America	Jan. 5, 1883	12	
Knights of St. John and Malta	Mar. 13, 1883	11	10
Knights of Maccabees (World)	Aug. 1, 1883	11	4
Northern Mutual Relief Association	Sept. 19, 1883	11	3
Royal League	Nov. 11, 1883	11	2
Order of Chosen Friends	Nov. 11, 1883	11	2
Knights and Ladies Golden Star	1884	11	
Fraternal Mystic Circle	Jan. 1, 1885	9	11
Order Shield of Honor	Nov. 1, 1885	9	3
Protected Home Circle	Aug. 7, 1886	8	4
Empire Knights of Relief	Jan. 1, 1889	6	
Fraternal Aid Association	Oct. 14, 1890	4	2
Woodmen of the World	Jan. 1, 1891	4	7
National Reserve Association	May 8, 1891	3	7
Knights of Golden Eagle (Death Benefits)	Sept. 1, 1891	3	3
Knights and Ladies of Security	Feb. 22, 1892	2	10
Home Forum	Jan. 1, 1893	2	
Eclectic Assembly	Jan. 3, 1893	2	

INCREASE DURING 1894.

NAME OF ORDER.	INCREASE MEMBERSHIP.	INCREASE LODGES.
Modern Woodmen of America	26,722	554
Knights of Maccabees (World)	20,151	527
Independent Order of Foresters	15,571	372
Ancient Order of United Workmen	12,596	142
Royal Arcanum	11,083	45
Knights of Maccabees (Michigan)	6,861	49
Home Forum	6,850	298
Woodmen of the World	6,215	81
American Legion of Honor	6,016	1
Knights and Ladies of Honor	5,608	76
Knights and Ladies of Security	4,780	150
Improved Order Heptasophs	4,494	43
Knights of Pythias (Endowment Rank)	3,469	314
Protected Home Circle	3,345	53
Order of Golden Cross	2,655	48
Royal Society of Good Fellows	2,194	9
New England Order Protection	2,116	20
Order Chosen Friends	1,887	28
Royal League	1,865	9
Fraternal Aid Association	1,670	47
Order Pilgrim Fathers	1,390	10
National Union	1,148	30
Northern Relief Association	1,073	18
Order Golden Chain	838	21
Royal Templars of Temperance	732	13
Legion of the Red Cross	679	12
Empire Knights of Relief	645	24
Order Select Friends	586	6
Home Circle	417	4
Knights Golden Rule	325	4
Artisans' Order Mutual Protection	283	...
Knights and Ladies Golden Star	260	3
Knights St. John and Malta	242	11
Order Mutual Protection	222	...
Eclectic Assembly	200	4
Order Shield of Honor	171	1
Iowa Legion of Honor	140	4
Fraternal Legion	*62	*1
National Provident Union	*354	2
Knights of Golden Eagle	*397	...
Equitable Aid Union	*1,965	13
Knights of Honor	*2,269	15

*Decrease.

SALARIES — 1894.

NAME OF ORDER.	PRESIDENT.	SECRETARY.	TREASURER.
Independent Order of Foresters	$8,000	$5,000	$2,000
Knights of Honor	4,000	4,200	3,600
Royal Arcanum	3,500	5,000	3,000
Knights of Maccabees (World)	5,000	5,000	1,000
American Legion of Honor	3,000	3,900	2,500
Royal Society of Good Fellows	3,600	3,000	2,000
Knights and Ladies of Honor	2,500	2,500	2,500
Order of Chosen Friends	3,000	2,500	2,000
National Union	1,200	3,500	2,500
Fraternal Mystic Circle	4,000	1,500	600
Modern Woodmen of America	2,000	2,500	600
Knights of Pythias	2,000	3,000	
Order Pilgrim Fathers	1,200	2,500	1,200
Woodmen of the World	3,000	1,500	300
Order of Golden Cross	1,200	1,800	1,700
Ancient Order of United Workmen	1,000	3,000	400
Order Golden Chain	1,800	1,800	750
Royal League	600	3,000	600
Improved Order Heptasophs	1,500	2,000	600
Protected Home Circle	2,000	1,500	500
Empire Knights of Relief	600	2,500	600
National Reserve Association	1,800	1,800	
New England Order Protection	1,000	1,500	1,000
Knights of Maccabees (Michigan)	1,000	2,000	500
Equitable Aid Union	1,800	1,350	850
Home Circle	300	2,200	500
Royal Templars of Temperance	1,000	1,800	
National Provident Union	500	1,500	500
Knights and Ladies Golden Star	400	1,400	400
Knights of the Golden Rule	400	1,200	600
Iowa Legion of Honor	800	1,200	100
Order of Shield of Honor		1,500	600
Artisans' Order of Mutual Protection		2,000	
Fraternal Aid Association	600	1,200	100
Order Mutual Protection	50	1,500	300
Order of Select Friends		1,200	300
Knights of St. John and Malta	300	900	100
Legion of the Red Cross		800	200
Fraternal Legion	100	600	200
Knights of the Golden Eagle		600	100

Table Showing Membership and Death Rate of the A. O. U. W., in Each State, Year 1894.

Name of Grand Lodge and Grand Recorder's Address.	*Certificates in Force Jan. 1, 1895.*	*Death Rate per 1,000.*
PENNSYLVANIA GRAND LODGE.		
J. M. McNair, Grand Recorder, Pittsburg, Penn	16,697	15.14
OHIO GRAND LODGE.		
Walter Pickens, Grand Recorder, Toledo, O	4,948	20.16
KENTUCKY GRAND LODGE.		
D. C. Kennedy, Grand Recorder, Ludlow, Ky	2,219	24.16
INDIANA GRAND LODGE.		
Fred. Baker, Grand Recorder, Evansville, Ind	5,616	11.02
IOWA GRAND LODGE.		
L. O. Howland, Grand Recorder, Cedar Falls, Iowa	9,555	7.82
NEW YORK GRAND LODGE.		
N. J. Horton, Grand Recorder, Dunkirk, N. Y	29,088	16.32
ILLINOIS GRAND LODGE.		
Charles P. Hitch, Grand Recorder, Paris, Ill	18,504	13.25
MISSOURI GRAND LODGE.		
W. F. Bohn, Grand Recorder, St. Louis, Mo	24,018	11.94
MINNESOTA GRAND LODGE.		
Olof Olson, Grand Recorder, Willmar, Minn	13,124	8.12
WISCONSIN GRAND LODGE.		
H. C. Heath, Grand Recorder, La Crosse, Wis	6,890	13.24
TENNESSEE GRAND LODGE.		
W. H. Weakley, Grand Recorder, Nashville, Tenn	1,851	16.08
MICHIGAN GRAND LODGE.		
W. Warne Wilson, Grand Recorder, Detroit, Mich	22,652	9.61
CALIFORNIA GRAND LODGE.		
D. S. Hirshberg, Grand Recorder, San Francisco, Cal	16,614	15.14
GA., ALA., MISS., N. AND S. CAR., AND FLORIDA GRAND LODGE.		
Joseph Ehrlich, Grand Recorder, Albany, Ga	2,191	15.49
KANSAS GRAND LODGE.		
E. M. Forde, Grand Recorder, Emporia, Kas	25,438	6.58
ONTARIO GRAND LODGE.		
M. D. Carder, Grand Recorder, St. Thomas, Ont	27,561	7.60
OREGON GRAND LODGE.		
Newton Clark, Grand Recorder, Portland, Ore	6,440	7.84
MASSACHUSETTS GRAND LODGE.		
J. Edward Burtt, Grand Recorder, Boston, Mass	41,005	7.29
MARYLAND GRAND LODGE.		
A. F. Colbert, Grand Recorder, Baltimore, Md	3,541	12.35
TEXAS GRAND LODGE.		
William P. Cole, Grand Recorder, Dallas, Texas	3,892	14.58
NEVADA GRAND LODGE.		
John Lothrop, Grand Recorder, Dayton, Nevada	1,103	21.77
COLORADO, NEW MEXICO, AND ARIZONA GRAND LODGE.		
W. T. Boyd, Grand Recorder, Denver, Col	7,309	7.21
NEBRASKA GRAND LODGE.		
George H. Barber, Lincoln, Neb	18,066	5.53
THE DAKOTAS GRAND LODGE.		
J. D. Lavin, Grand Recorder, Columbia, S. D	8,536	5.85
MONTANA GRAND LODGE.		
James Sullivan, Grand Recorder, Helena, Mont	4,366	8.42
WASHINGTON GRAND LODGE.		
J. M. Pickins, Grand Recorder, Chehalis, Wash	4,905	7.02
NEW JERSEY GRAND LODGE.		
J. H. Lippincott, Grand Recorder, Camden, N. J	4,931	8.60
BRITISH COLUMBIA GRAND LODGE.		
H. Youdall, Grand Recorder, New Westminster, B. C	645	10.55
MANITOBA AND N. W. T. GRAND LODGE.		
J. M. Matthew, Grand Recorder, Winnipeg, Man	1,937	7.23
UTAH, WYOMING, AND IDAHO GRAND LODGE.		
D. Thorburn, Grand Recorder, Ogden, Utah	2,944	8.44
DELAWARE GRAND LODGE.		
C. E. Woods, Grand Recorder, Wilmington, Del	2,554	6.10
QUEBEC AND MARITIME PROVINCE GRAND LODGE.		
A. T. Patterson, Grand Recorder, Montreal, Quebec	2,226	5.66
WEST VIRGINIA GRAND LODGE.		
Silas M. Hathaway, Grand Recorder, Wheeling, W. Va		
SUPREME LODGE.		
M. W. Sackett, Supreme Recorder, Meadville, Penn	5	
Total	341,371	10.43

Report of Committee on Statistics and Good of the Order.

To the National Fraternal Congress:

GENTLEMEN: Your Committee on Statistics presents for your consideration a detailed statement of the condition of the orders composing this Congress to such extent as information could be readily obtained.

The Knights and Ladies of Honor, with us in 1892 and now withdrawn from the Congress, are included in this tabulation for the reason that was their condition not shown a comparison of the figures of 1893 with 1892 would indicate a positive loss to fraternal assurance generally, instead of merely a loss in the membership of this Congress.

The difficulty of former years confronts us in this, that the variance in keeping records prevents any report whatever on many subjects of not only general but vital interest.

Your committee believes this condition should be remedied, and that it could very readily be done, each retaining its present system, if the recording officers of the various bodies would get in closer touch, and by correspondence receive and impart most valuable information as to how any given thing may best be done, and how any part of the record heretofore neglected may be brought up to date. Your committee are well aware that, like his watch, each Supreme Secretary believes his plan the best, but possibly we could each be taught something of whose existence we are in entire ignorance, did we consent and then submit to be receptive.

One order failed to make any report and another declined for good reasons to submit one. One new order appears, and in addition the figures relating to the Knights and Ladies of Honor are given for reasons heretofore explained. The figures in each case are believed to be correct and just, and, where possible, have been verified by reference to sworn reports made to different insurance departments.

Your committee finds from reports from the several orders the following condition of membership, finances, etc.

MEMBERSHIP.

Total membership January 1, 1893	1,208,483
Members admitted in 1893	240,470
Members died in 1893	13,149
Members lapsed in 1893	120,838
Net membership December 31, 1893	1,314,966
A net gain for the year of	106,483

PROTECTION.

The amount written in 1893 was	$ 421,690,215
The amount terminated in 1893 was	249,376,332
A net gain in protection of	172,313,883
Total protection in force December 31, 1893	2,611,162,033

FINANCES.

BENEFIT FUND.

Balance on hand December 31, 1892	$ 1,929,450
Collected by assessments, etc., in 1893	27,422,441
Benefits paid in 1893	26,945,780
Balance in benefit fund December 31, 1893	2,405,359
The gain in amounts collected over 1892 was	1,839,520
The gain in benefits paid over 1892 was.	1,622,302

EXPENSE FUND.

Balance on hand December 31, 1892	$ 343,564
Collected for this fund in 1893	1,812,545
Expenses paid in 1893	1,814.110

When we come to the consideration of proportion of expenses to benefits paid, we find a condition that no other form or plan of insurance or protection — call it what you will — of any form or nature has ever equalled, it being but $67.03 for each $1,000 paid in benefits.

The amount of protection to each certificate in force steadily decreases from year to year, being $2,053 in 1891, $2,016 in 1892, and $1,985 in 1893.

The death rate in 1893 was but a fraction in excess of ten to the thousand lives at hazard (10.421), a marked reduction from the preceding year. This death rate is so abnormally low when compared with the rate of both old line and natural premium life insurance companies as to be almost incredible. That the average death rate in thirty-three associations should show such remarkable results may rightfully ask for evidence in substantiation. Your committee meet such challenge, should it be made, with one demonstration that appears to fully meet the demand.

The Ancient Order of United Workmen, the oldest and the largest of any, has been selected as a test, because its age being greatest it cannot be claimed that the selection was unfairly made in favor of a low death rate, and its great size insures a fair and just average. Its total membership, December 31, 1893, was 328,775; but its lives at hazard during the year were 320,392. The whole number of deaths was 3,239, and its death rate in 1893, 10.11 to the thousand, as against 10.42, the average death rate of all the orders. Some of our number have a higher, and some a lower rate, and it may be said that the average rate is unfair, but it is not so. Supposing all the organizations represented here had been in 1893 merged into one giant order, the death rate of that one order would have been 10.42. We are dealing with fraternal assurance represented here as a whole, and not with its component parts.

Our loss from lapses, withdrawals, and suspensions, all causes other than death, was eighty to the thousand members, marking the same spirit of persistence as in former years. The increase over 1892 was not marked, and may wholly be charged to the business depression throughout the country, and not to loss of confidence in our plan.

The cost of caring for protection in force at end of year was 69 cents per $1,000. A small increase in cost over 1892.

As in former years, a comparison is made between the orders composing this Congress and twenty-five of the leading life insurance companies of this country, not for the purpose of disparaging these companies, or making undue or unworthy claims for ourselves, but merely to show the relative growth, condition, and importance of the two plans.

On the thirty-first of December, 1893, the showing was as follows :

Twenty-five old line life insurance companies had straight life policies	1,167,049
The fraternal organizations represented here had membership of	1,314,966
Old line life insurance in force	$3,213,431,147
Fraternal protection in force	2,611,162,033
Life insurance paid	57,192,615
Benefits paid	26,945,780
Life insurance policies paid (for death)	19,112
Benefit certificates paid (for death)	13,149

Their ratio of loss to mean amount insured was 1.33 ; with us it was .95.

In expenses of management a just comparison cannot be made. We know that our expenses for securing new members, payment of salaries, rent, legal expenses, and every other item, excluding subordinate lodge expenses, was $1,814,110, and if all lodge expenses be included, our total expense account of every name and nature, for supreme, grand, and subordinate branches and medical examiners' fees would not exceed $6,000,000, while their expense account for 1893 was $48,636,986, divided as follows :

Paid agents	$ 27,942,940
Paid officers and employes	6,443,767
Paid taxes and fees	2,784,367
Paid office and agency expenses	11,465,912

What portion of this expense may properly be charged to account of plain life policies cannot be determined from any data at hand, as it covers life, endowment, tontine, and all other policies. This is not presented to show that the companies are unduly expensive in the pursuance of their plan, but for the sole purpose of showing that our plan should justly be commended that it costs so much less to secure practically the same results.

It may be said in answer to this that these companies have a reserve which we have not. This is conceded, but it is paid for in another way than through the expense account. If they and we were each doing a plain term insurance where a reserve is not required and the volume of business remains the same, our expenses would not change materially, neither would theirs be less.

Trusting that the presentation here offered may be of interest to this Congress and of value to our fraternities at large, we are,

Respectfully,

J. E. SHEPARD,
D. E. STEVENS,
M. W. SACKETT,
Committee on Statistics.

Modern Woodmen of America.—Exhibit of Business Since Organization.

Provisional Organization January 5th, 1883. *Chartered by the State of Illinois, May 5th, 1884.*

FINANCIAL STATEMENT.

Year.	*Benefit Fund bal. on hand begin'g of year.*	*General Fund bal. on hand begin'g of year*	*Rec'd from assessments during year.*	*Rec'd from other sources during year.*	*Total Receipts.*	*Paid death claims during year.*	*Paid for expenses during year.*	*Benefit Fund bal. on hand close of year.*	*General Fund bal. on hand close of year.*	*Total Balance.*
1883.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884.....	.....	.....	$ 3,093.09	$ 973.20	$ 4,066.29	$ 696.88	$ 920.58	$ 2,396.21	$ 52.62	$ 2,448.83
1885.....	$ 2,396.21	$ 52.62	13,752.39	3,565.65	17,318.04	13,835.21	3,155.61	2,313.39	462.66	2,776.05
1886.....	2,313.39	462.66	41,267.51	11,102.06	52,369.57	40,519.59	10,918.70	3,061.31	646.02	3,707.33
1887.....	3,061.31	646.02	83,458.80	12,952.37	96,411.17	81,000.00	12,681.72	5,520.11	916.67	6,436.78
1888.....	5,520.11	916.67	172,849.54	24,249.52	197,099.06	170,000.00	22,946.22	8,369.65	2,219.97	10,589.62
1889.....	8,369.65	2,219.97	236,533.38	48,465.07	284,998.45	222,616.70	50,034.33	22,286.33	650.71	22,937.04
1890.....	22,286.33	650.71	457,069.05	70,325.86	527,394.91	476,000.00	62,833.88	3,355.38	8,142.69	11,498.07
1891.....	3,355.38	8,142.69	520,635.12	79,218.55	599.853.67	500,800.00	56,332.37	23,190.50	31,028.87	54,219.37
1892.....	23,190.50	31,028.87	679,317.70	77,904.36	757,222.06	695,000.00	71,575.66	7,508.20	37,357.57	44,865.77
1893.....	7,508.20	37,357.57	900,949.15	94,806.72	995,755.87	906,200.00	69,242.12	2,257.35	62,922.17	65,179.52
1894.....	2,257.35	62,922.17	1,103,954.70	138,833.48	1,242,788.18	1,104,500.00	102,285.64	1,712.05	99,470.01	101,182.06
		Grand Totals	$4,212,880.43	$ 562.396.84	$4,775,277.27	$4,211,168.38	$ 462,926.83			

RECAPITULATION.

Total Assessments received from January 5th, 1883, to December 31st, 1894	$4,212,880.43		
Total paid on deaths	4,211,168.38		
Balance, December 31st, 1894		$ 1,712.05	
Total received from other sources January 5th, 1883 to December 31st, 1894	562,396.84		
Total paid for expenses	462,926.83		
Balance, December 31st, 1894		99,470.01	
Total balance, December 31st, 1894			$101,182.06

RECEIPTS AND DISBURSEMENTS, BY STATES.

FROM NOVEMBER 1ST, 1892, TO DECEMBER 31ST, 1893.

State.	Receipts.		Disbursements.			Benefit Disbursements Compared with Receipts.	
			Benefit Fund.				
	Benefit Fund.	General Fund.	Deaths.	Amount.	General Fund.	Surplus.	Deficit.
Illinois	$464,811.50	$ 40,932.41	225	$474,800.00			$ 9,988.50
Iowa	113,793.25	10,403.18	51	110,000.00		$ 3,793.25	
Wisconsin	104,343.80	10,669.26	52	102,000.00		2,343.80	
Kansas	151,285.00	13,683.46	70	152,000.00			715.00
Nebraska	127,300.10	13,669.41	56	119,000.00		8,300.10	
Minnesota	34,940.05	3,697.10	24	48,000.00			13,059.95
Michigan	28,992.40	3,002.62	22	45,000.00			16,007.60
South Dakota	13,235.90	1,350.57	6	14,000.00			764.10
North Dakota	3,996.95	499.58	2	5,000.00			1,003.05
Missouri	1,694.10	346.56	2	6,000.00			4,305.90
Colorado			2	3,000.00			3,000.00
Total,	$1,044,393.05	$98,254.15	512	$1,078,800.00	$94,528.06	$14,437.15	$48,844.10

RECEIPTS AND DISBURSEMENTS, BY STATES.

FROM JANUARY 1ST, 1894, TO DECEMBER 31ST, 1894.

State.	Receipts.		Disbursements.			Benefit Disbursements Compared with Receipts.	
			Benefit Fund.				
	Benefit Fund.	General Fund.	Deaths.	Amount.	General Fund.	Surplus.	Deficit.
Illinois	$464,205.00	$53,247.43	212	$453,500.00		$ 10,705.00	
Iowa	118,783.70	14,338.54	62	130,000.00			$ 11,216.30
Wisconsin	112,847.40	16,210.18	60	119,000.00			6,152.60
Kansas	151,875.50	17,826.13	71	148,500.00		3,375.50	
Nebraska	139,939.80	18,069.52	73	152,500.00			12,560.20
Minnesota	45,346.85	7,560.46	14	26,000.00		19,346.85	
Michigan	32,682.60	4,411.85	23	42,000.00			9,317.40
South Dakota	16,315.05	2,359.90	8	16,000 00		315.05	
North Dakota	7,433.00	1,568.45	2	6,000.00		1,433.00	
Missouri	14,525.80	3,241.02	6	11,000.00		3,525.80	
Total	$1,103,954.70	$138,833.48	531	$1,104,500.00	$102,285.64	$ 38,701.20	$ 39,246.50

RECORD OF BENEFIT CERTIFICATES.

Year.	*In force beginning of year.*	*Issued during the year.*	*Total.*	*Discontinued by suspension.*	*Discontinued by death.*	*In force at close of year.*
1883	.....	562	562	.....	.....	562
1884	562	788	1,350	76	2	1,272
1885	1,272	3,694	4,966	391	6	4,569
1886	4,569	4,706	9,275	954	22	8,299
1887	8,299	8,139	16,438	1,112	40	15,286
1888	15,286	11,943	27,229	2,164	85	24,980
1889	24,980	17,950	42,930	3,283	100	39,547
1890	39,547	12,354	51,901	8,991	216	42,694
1891	42,694	14,348	57,042	4,671	286	52,085
1892	52,085	25,139	77,224	4,251	329	72,644
1893	72,644	24,385	97,029	8,355	451	88,223
1894	88,223	36,584	124,807	9,335	527	114,945
Grand Totals,		160,592		43,583	2,064	114,945

RECAPITULATION.

Total number of certificates issued from January 5th, 1883, to December 31st, 1894		160,592
Total number of suspensions	43,583	
Total number of deaths	2,064	
		45,647
Total number of certificates in force December 31st, 1894		114,945
Increase January 1st, 1894, to December 31st, 1894		26,722

MEMBERSHIP STATEMENT, JAN. 1, 1894, TO DEC. 31, 1894.

STATE.	*1893.*		DEDUCTIONS.			ADDITIONS.			*1894*	
	Members in Good Standing Jan. 1st, 1894.	*Average Age.*	*Temporary Suspensions.*	*Deaths.*	*Total.*	*Adoptions.*	*Suspended 1893, Reinstated 1894.*	*Total.*	*Members in Good Standing Dec 31st, 1894.*	*Average Age.*
Illinois	37,817	38.	2,736	204	2,940	10,043	238	10,281	45,158	37.58
Iowa	9,405	37.58	934	60	994	3,485	90	3,575	11,986	37.42
Wisconsin	9,756	36.70	662	60	722	4,109	62	4,171	13,205	36.28
Kansas	11,661	37.68	1,313	78	1,391	3,991	81	4,072	14,342	37.21
Nebraska	11,098	36.94	2,030	71	2,101	4,925	165	5,090	14,087	36.47
Minnesota	3,412	35.92	415	15	466	3,062	28	3,090	6,036	34.60
South Dakota	1,281	36.18	211	7	218	644	18	662	1,725	35.90
North Dakota	401	33.86	136	3	139	804	5	809	1,071	32.60
Michigan	2,765	36.30	435	22	457	1,934	30	1,964	4,272	35.73
Missouri	627	32.87	427	7	434	2,870		2,870	3,063	32.90
Total,	88,223	37.53	9,335	527	9,862	35,867	717	36,584	114,945	36.99

GENERAL FUND STATEMENT.

	From Nov. 1, 1892, to Dec. 31, 1893.		*From Jan. 1, 1894 to Dec. 31, 1894.*	
Balance October 31st, 1892		$59,196.08		
Balance December 31st, 1893				$ 62,922.17
RECEIPTS —				
Per Capita	$81,614.00		$ 99,801.00	
Supply Sales	14,949.15		37,350.98	
Certificate fees	1,691.00	98,254.15	1,681.50	138,833.48
		157,450.23		201,755.65
DISBURSEMENTS —				
Salary Head Clerk	2,833.30		2,499.98	
Clerk hire, Head Clerk's office	8,852.43		9,671.59	
Expense, Head Clerk's office	1,473.19		1,557.54	
Postage, Head Clerk's office	3,554.82		4,122.59	
Salary Head Banker	750.00		600.00	
Expense Head Banker's office	217.62		320.60	
Salary Head Consul	2,362 43		1,999.92	
Expense Head Consul's office	2,948.55		2,112.42	
Board of Directors	8,183.54		6,009.44	
Litigation	5,424.70		1,346 44	
General expense	12,125 92		8,318.31	
Modern Woodman, including third-class postage	22,647.27		16,625.74	
Supplies purchased	12,144.18		32,821.43	
Furniture	122.85		654.93	
Auditing Committee	457.51		540.74	
Expense Head Physicians	273.25		134.74	
Expense Field Work			12,949.23	102,285.64
Mileage and per diem Head Camp 1892	7,868.32			
Expense Head Camp 1892	2,288.18	94,528.06		
Balance December 31st, 1893		$62,922.17		
Balance December 31st, 1894				$ 99,470.01

ASSESSMENTS LEVIED, CLAIMS PAID, AND AVERAGES.

Year.	*Number of Assessments Levied.*	*Death Claims Paid.*	*Amount Disbursed to Beneficiaries.*	*Total Membership, Dec. 31st.*	**Death Ratio to 1,000 Average Membership.*	*Per Capita Cost of Management.*	*Average Age.*	*Insurance in Force December 31st.*
1883				562				$ 1,180,000.00
1884	3	1	$ 696.88	1,272	.78	$ .72	38.05	2,590,000.00
1885	7	6	13,835.21	4,569	1.31	.68	37.46	9,594,000.00
1886	7	22	40,519.59	8,299	2.65	1.31	36.25	17,000,000.00
1887	8	40	81,000.00	15,286	3.11	.94	35.40	32,080,000.00
1888	9	85	170,000.00	24,980	3.40	1.04	34.70	53,180,000.00
1889	8	100	222,616.70	39,547	2.52	1.62	33.00	83,048,000.00
1890	11	222	476,000.00	42,694	5.19	1.17	35.10	89,624,000.00
1891	11	238	500,800.00	52,085	5.12	.76	36.20	108,887,000.00
1892	11	341	695,000.00	72,644	5.17	.72	37.51	151,857,000.00
1893	11	428	906,200.00	88,223	5.41	.70	37.53	184,133,500.00
1894	11	531	1,104,500.00	114,945	5.08	.62	36.99	236,713,500.00
Total		2014	$4,211,168.38					

*Computed upon deaths occurring, and not on claims allowed.

The Reserve Fund.

Reserve Fund.

IN this department the author has compiled selections treating the reserve fund from both standpoints, and submits a few introductory thoughts, giving his own conclusions on this question:

First. We are of the opinion that every fraternal insurance society should in its infancy lay aside a certain per cent of its benefit assessments to be used in the future in reducing the cost to its membership; this would properly be called an "emergency fund."

Second. It follows, as night follows day, that the cost of insurance in a fraternal society depends upon the average age of the membership. If the average age of the membership is known the cost of insurance is easily determined. As a society grows older the average age increases, and consequently the cost. As the years go by it is impossible for any society to maintain such an immense growth as to keep the average age at a standstill.

Third. The actuaries have made the estimate that the actual cost of insurance, where the increase is steady and is greater than the losses by suspension and death, is $10.00 for each $1,000 of insurance. Those who oppose the reserve fund make the point that the cost of insurance if carried by the Odd Fellows and Masons would have been about this amount, and that these societies have had a sufficient growth to have carried insurance at about this cost without any reserve fund. But in this argument one important factor is overlooked. New fra-

ternal societies are constantly being organized, and they carry the members at an amount much less than $10.00 per year per $1,000. These young societies get the increase in membership and the older and more costly society quits growing, and consequently the cost of insurance becomes too burdensome. If the cost of insurance of all societies was established at $10.00 per $1,000, or if there was but one great society in the whole country, no reserve fund would be needed. But it is the competition of the younger societies that creates the necessity of some provision in the nature of an emergency fund.

Fourth. While the society is young and the cost of insurance small a certain per cent of the benefit fund should be set aside each year. This accumulated emergency fund would offer an inducement to younger men to join the society. It could be used to keep the assessments below a certain maximum limit. Properly invested the interest would be a constantly growing accretion. Members who failed to do their duty in paying assessments and became suspended would leave behind them, for the benefit of the more loyal members, the amounts they had paid into the emergency fund.

Fifth. Fraternal insurance is a new force in the history of the United States, but experience has already taught us that as our societies grow older and are brought into competition with younger societies the growth ceases and the cost of insurance constantly increases. This rule is inequitable. The only remedy is for the society when young to provide for an emergency fund. It is true that none of our societies, not even the oldest, is likely to reach the cost of old-line insurance. These old-line companies are no equal competitors to any fraternal insurance society.

G. L. WILLIAMS, Winterset, Iowa,
Member Committee on Mileage and Per Diem.

E. E. WATTS, Paris, Ill.
Member Committee on Mileage and Per Diem.

R. H. BALDING, Paola, Kas.
Member Committee on Credentials.

A Reserve Fund for Fraternal Orders.

In the year 1888 the writer subscribed to views on this subject expressed substantially as follows :

"The accumulation and maintenance of a reserve fund is not in harmony with the principles, the purposes, or the methods of the system upon which a fraternal beneficiary organization is founded. It is not necessary for its success, perpetuity, or security. On the contrary, a careful consideration of the question leads to the apprehension of danger in a fund of sufficient magnitude to be worthy the name of a reserve fund. A less fund will be attended with many of the menacing evils and none of the corresponding advantages of a reserve. The true mission of a fraternal society is not merely the collection and distribution of pecuniary benefits. It is to develop in the lives and homes of the members character in its highest and noblest significance. Its purpose is not alone nor as its most important feature to protect the member's family after his death, but to make him by the practice of benevolent acts, the cultivation of his charitable instincts, and the practice of the cardinal principles of his order, a better man — a more worthy husband and father — and his wife, sons, and daughters true women and men. Faithful and persistent adherence to this idea and the universal dissemination throughout the society's membership of a strong fraternal sentiment will become a safeguard more reliable than a monetary reserve."

More than five years have passed since these views were declared. They have been years not uneventful in the history of the beneficiary system. More and more as the years come and go, each freighted with the lessons of experience, do we become impressed with the necessity of throwing around our associations all the protection which the best business judgment demands. Is the re-

serve fund an essential for absolute security? This is no new question, but it remains as yet without a satisfactory answer. There is probably no advocate for a fund possessing the characteristics of a reserve fund of the insurance companies. The term more commonly used is emergency fund. This is the statutory name in some states for a fund compulsory upon assessment companies for use in reduction of assessments, or in such other equitable division or apportionment as the company's rules or contracts may provide. It is conceded that those who favor this emergency fund in a fraternal order present strong reasons for the accuracy of their position. The fact is undeniable that in the history of every society there will in all probability be a time or times when such a fund would prove a great relief, to the management at least, in keeping the assessment rate equalized. The advocates urge that its existence will increase the confidence of the membership and insure their stability as members; that with such a fund always available death benefits will be paid with greater promptness, and members be the less likely to withdraw because of the greater pecuniary value of membership. Perhaps the name itself implies nearly all which can be said in its favor. The term "emergency" explains the reason for the fund's existence.

The question again recurs — do we need such a fund? Will the emergency come? and if so, may there not be other sufficient resources to meet it?

The question is one of much importance, and ought to be decided correctly. The interests involved are immense.

The estimated membership of the fraternal orders exceeds 1,500,000. If the average certificate is $2,000, the protection promised to the beneficiaries of our system is almost inconceivable in magnitude. Many persons are members of several societies, and yet it may not be ex-

travagant to claim that at least there are 500,000 individuals who are depending for the sacred object of home protection solely upon the perpetuity of some one fraternal society. The blessings of education, the comforts of life, the difference between possible destitution and sufficiency for the daily wants of life for half a million homes, at least, depend upon the success of this system. It is no child's play, therefore, for the diversion of the hour that the lodge-room is opened and its work performed. The highest wisdom of every friend of fraternity must therefore be in continual exercise to protect the system and throw around it every possible safeguard.

Fully realizing such responsibility, and weighing with due consideration this as one of the vital questions, I feel constrained to still adhere to the opinions hereinbefore expressed, that a reserve fund is not consonant to the fraternal system, even when it partakes of the character of an emergency fund.

One substantial objection is, that as a rule the men best fitted to manage and successfully conduct our orders are not financiers. It is no discredit to them or their abilities to advance this statement. In fact there are few men who by nature, education, or experience prove themselves such. It is one thing to collect assessments, however large they may be, keep them securely deposited in safe banking institutions until disbursed under the ordinary mortuary demands, and quite another to invest with discretion, sagacity, and absolute safety the millions which would constitute even a moderate emergency fund of such orders as the Ancient Order of United Workmen, Knights of Honor, or the Royal Arcanum. The supreme bodies of each of these magnificent fraternities are composed of men, not only of commanding abilities in their several vocations, but also skilled in the special work of a fraternal order. Furthermore, they are men of high integrity, and for the most part devoted heart and mind to the

noble work for which they have all labored earnestly and in many cases made great sacrifices. And yet from the more than two hundred members composing these three supreme bodies would it be easy to select suitable commitees, with financial experience, skill, and sagacity to properly manage such a fund and maintain as should be its adequate investment? These supreme bodies under our system are representative in their character. The fraternal order gives to every member, by delegated authority, voice in its management. This is an essential and valuable feature, and cannot — should not — be abandoned. Consequently the fitting selection to properly financier our fund to-day may be changed in the next year. One careless or injudicious committee may undo the work of years of wiser predecessors.

It may be said that orders when they have found a satisfactory treasurer or finance committee re-elect year after year, thus rendering the position reasonably permanent. This is true; nevertheless there is a possibility of and the power to change. A fair view of this question must give due weight to the foregoing objection.

It may not be inopportune nor uninstructive to recall in this connection the losses which have resulted from unfortunate investments by those charged with the care of the immense sums in the hands of great insurance corporations, who are, presumably, selected for their especial fitness for such work. Disasters are not unknown to follow the efforts, in similar directions, of those considered financial experts of deservedly high reputation. While large business corporations, insurance and others, have withstood such losses and maintained their credit, would this be true of a fraternal order? We depend upon the confidence and fraternal co-operation of a large and widely-scattered membership. A portion of such membership of no inconsiderable consequence do not keep too well informed of the work in hand or the true condition

of affairs. Viewed through the lenses of ignorance, of misconception, or of misrepresentation, a small disaster may become magnified or distorted. A loss of funds, either by dishonesty or unskillful handling, will shake that confidence so essential to success. The injury which loss of a portion of the fund may, through apprehension and fear, create, will be greater in proportion than any increase of confidence produced by the existence of the fund itself.

The requirement of the fraternal order to-day is not so much the emergency fund as the education of its membership to a perfect realization of the order's true principles, its real aims, its usefulness, its power to do good to its members and their families, its helpfulness in charitable and benevolent pathways, and of the subordination of the insurance feature, as such, to its higher potencies and influences. In other words, the theory of our societies being that the real reserve fund lies in their fraternity, the membership must be persistently taught this truth, and by repeated lessons and advice thoroughly imbued with this sentiment. Mutual aid and co-operation is the member's constant duty. If our system continues to work as it has hitherto worked with marvelous success, we need no emergency fund. The emergency certainly has not yet arisen. With painstaking effort to preserve in practice and in harmonious development the theory upon which have been reared these magnificent associations of men, the emergency will never occur. The duty of the hour, therefore, lies not so much in the accumulation of a monetary reserve as in a more liberal and an increasing expenditure of money to educate every member to justly appreciate what he owes to his order, and what it can and will do for him and his if he will be receptive to its beneficial influences. There should be no hesitation on the part of members to contribute freely and abundantly for, and the governing bodies and

their officers should devote their untiring energies towards, this object, and thus will be constructed, upon enduring foundations, which no emergency can shake, the true reserve of our system, in harmony ever with its aims and principles, *fraternity.*—*John Haskell Butler, in the Mutual Underwriter.*

We reproduce above an article written by John Haskell Butler on "A Reserve Fund for Fraternal Orders." It is certainly well presented, bristles with arguments in favor of the non-reserve system, and perhaps will be received with unqualified approval by such exponents. But does not Mr. Butler fail to grasp the situation in its various aspects? He says:

"And yet, from the more than two hundred members composing these three supreme bodies (Workmen, Knights of Honor, and Arcanum), would it be easy to select suitable committees with financial experience, skill, and sagacity to properly manage such a fund and maintain as it should be its adequate investment? These supreme bodies under our system are representative in their character. The fraternal order gives to every member, by delegated authority, voice in its management. This is an essential and valuable feature, and cannot — should not — be abandoned. Consequently the fitting selection to properly financier our fund to-day may be changed in the next year. One careless or injudicious committee may undo the work of years of wiser predecessors."

To our thinking, such a position is calculated to materially retard the progress and proper development of fraternal insurance. It must be humiliating to one of an American turn of mind to have such a distrust of democratic representative methods of government. The idea that wisdom has gone out of the people, and in some

mysterious way been lodged in the heads of a few persons, hardly seems to be consonant with the underlying principles of the system; and yet this is preached by men who are supposed to be champions. One of the lessons the fraternities have to teach the country is that democratic government of insurance and other financial institutions is safe, economical, stable, and conservative, and that the fact of sweeping changes being possible is a safety-valve for any organization. If there is a possibility of and the power to change the management of an organization, it will be less at the mercy of selfish factions than otherwise. No one would endeavor to inaugurate a change unless for cause. If such a change is not possible cabals have an organization at their mercy.

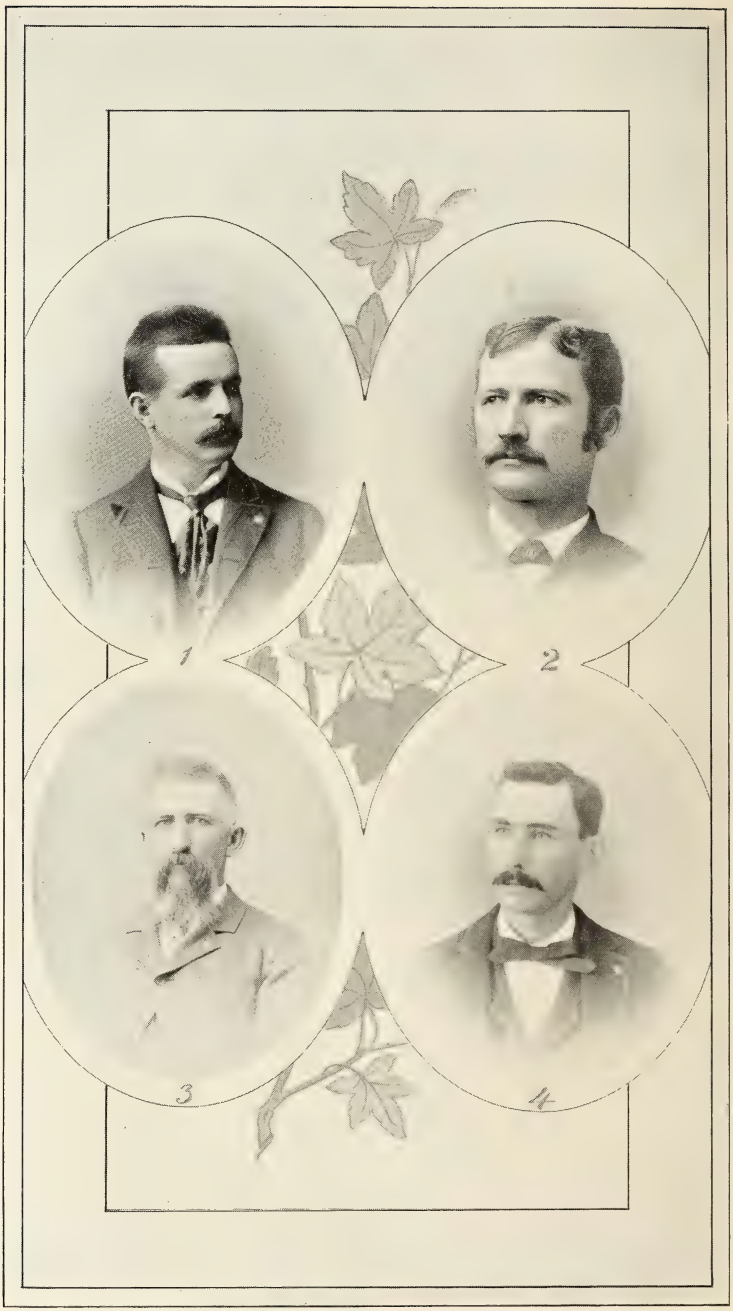
But, aside from considerations of policy and the principles of co-operation, there is another phase in which this matter should be viewed. The belief that emergency reserves should not be created for fraternal organizations, for the reason that it would not be easy to select commitees with the skill and sagacity necessary to manage them, does not meet the proposition squarely. It is an evasion. It seeks to avoid a condition rather than to confront it fairly and squarely.

If a reserve is necessary to perpetuate an organization and maintain its calls upon the membership at an uniform rate, considerations of policy should not be allowed to exert too much influence. The question to be considered is, how can the best safeguards be thrown around it? To avoid its creation for these reasons would be simply to postpone action. An emergency reserve is either necessary or it is not. If it is not, considerations of experienced skill and sagacity should not enter into its discussion. We believe the past has shown the advisability, if not the necessity, of the creation of a snug reserve to guard against unforseen contingencies, to preserve the entity of an organization, and to attain the degree of

efficiency which should always be present. This being the case, the size of the reserve and the manner in which it should be invested would be the proper subject to consider. We think Mr. Butler has evaded direct issue on this question in the article referred to.— *Fraternal Monitor.*

Either forward or backward ; there is no middle course to be followed by an order. To push the work in all directions, to add new forces, new ideas, new factors and promoters means success and achievement. To stand still means to retrograde. When an order begins to lose enthusiasm, when nothing is done by the supreme governing body to inculcate new ideas and new life into the corporate body of the organization, then it can be truthfully said that it is approaching the danger line, if not disruption ; it does not stand still, it retrogrades.

No body of men is better cognizant of this potent fact than are the managers of the old-line life insurance companies ; and the greater the company the greater the efforts to revivify and reanimate the body by infusing new plans of operation and new wares to offer the public. True, a great many old-line companies have failed — eight hundred, in round numbers. These failures, however, can largely be attributed to connivance and machinations at the hands of those whose duty it was to exercise supervisory powers. But we do not wish to enter into the relative merits of old-line and fraternal insurance, or test the standards of honesty, morality, and probity that should be possessed by the leaders of both systems, but we wish to say loudly, clearly, and emphatically to all fraternal men to keep ever on the watch for methods and manners that are not only new but that have merit in them. Old methods surely have and have had their merit and due meed of praise and use. The fraternal system of to-day has evoluted through many phases since



STATE DEPUTIES.

1. WILLIAM A. RODENBERG, East St. Louis, Ill.
2. F. R. VAN SLYKE, Madison, S. D.
3. CHARLES L. WARD, Ellendale, N. D.
4. JOSEPH B. THOBURN, Peabody, Kas.

HEAD CONSUL, PRIVATE SECRETARY, AND STATE DEPUTIES.

DR. A. O. FAULKNER, Nebraska. W. H. DAWSON, Minnesota. J. G. RAY, Sec'y to Head Consul. HEAD CONSUL NORTHCOTT. P. J. STRACK, Kansas.

T. H. LOVE, Wisconsin. D. I. THORNTON, Missouri. J. R. CARROTHERS, Iowa. C. D. SHARROW, Michigan.

its inception to the plane it occupies, and consequently the *modus operandi* must evolute in like ratio. Putting the question plainly and squarely without a quibble, why do people join fraternities nowadays? The answer comes back forcefully — "for the insurance and protection." In its incipiency the unselfish fraternal idea may have animated and prompted most applicants; to-day it is for a business reason. And can the membership be charged with mercenary motives for this? Hardly. The orders now solicit through paid deputies members upon this basis, and hence they must cope with the monopolistic concerns to furnish at a better rate what they promise.

In the last issue of the *Monitor* a contributor of national reputation inveighed against fraternal orders accumulating a reserve fund, contending that true fraternity was not based on business principles of that sort, but was a loving *Charitas*, and as such a mercenary proceeding such as creating this sum would be odious and distasteful. Already a number of intelligent writers of all shades have taken issue with him on this, and shown him that he was certainly befogged in his ideas of the scope of the fraternity of to-day. The need of this modern concomitant of insurance is beginning to be seriously felt by the older class of orders. These orders when begun were hardly constructed scientifically, but based on the broad principles of humanity. To-day they are opening their eyes to a dwindling membership and increased assessments. In illustration we will cite the Ancient Order of United Workmen. This is one of the oldest post mortem organizations in the country. Like most others organized at the time it made no limitation provision as to the number of assessments per year, but as its membership was then in the prime of manhood and the death rate correspondingly low, this was either not considered at all or only given cursory thought. Now that the organization has passed through a number of decades it has ac-

cumulated a vast experience. Instead of resorting to an absolute reserve fund it has taken recourse to a system of relief fund. Every grand jurisdiction is limited to a stated number of assessments per year, graded, apparently, upon the average age of the membership as well as the general salubrity of the local climate. Should the number of deaths in any one year exceed the stipulated number for the jurisdiction, then the Supreme Body pays the same from its relief fund. This system has not worked to the eminent satisfaction of the membership, and at the last gathering of the Supreme Body it was modified with the hope that it would amply meet all requirements and expectations. The upshot of the whole matter with this grand organization, as well as others constructed on varying lines, is that a permanent reserve will have to be created. If this is not done then fraternities will ere long be divided into those of the young and those of the old. Instead of each paying its protection equitably, as the purport is, the younger element will be compelled to carry in addition to its own load a fair portion of the older, too — which is inequitable and fraught with disaster in the long run. Once more, imbibe new ideas, brethren ! Take example from the enemy, and the light of true fraternity will ever continue to shine as a beacon for those seeking safety in thy harbor.—*Exchange.*

Views of Dr. Bemis.

The monthly meeting of the University Historical and Political Science association was held at the university law building last evening. Dr. E. W. Bemis, of the University of Chicago, lectured before the association on the subject of assessment life insurance. The lecturer

traced the history of business assessment companies, of fraternal insurance companies which have no lodges, and of those which have. He showed how they start usually with a very low death rate of perhaps six or eight out of every thousand members, and found that the rate increased gradually to twelve, and even in a few cases to sixteen in every thousand. Even then the cost is less than in old-line companies, and no fraternal insurance association of national character and based on lodge features was ever known to fail. But the danger is that new assessment companies constantly starting with less mortality may attract the healthier and younger members of the older companies, thus involving them in abnormally high and fatal cost from high death rate. But it was shown how some of the best assessment companies are trying to guard against this with fair prospects of success by grading assessments more scientifically, according to the age at which new members will be admitted. The cost of management in fraternal, or even in business assessment companies is necessarily less than in old-line companies, which have to guard an enormous invested fund. The assessment system of insurance is especially healthful to those who only desire insurance from about the age of thirty to that of fifty-five, and are willing to invest in a good building and loan association or otherwise from year to year the difference between the expense of an old-line policy and that of a business assessment company. Such a person could afford at the age of fifty-five, if alive, to drop all insurance and yet be better off in most cases than one insured in an old-line company. But the latter, it must be admitted, provides at present a more secure insurance for old age than the assessment companies. The old-line companies have adopted many improvements through competition and example of assessment companies. Finally, the lecturer held that no state insurance could expect to be cheaper than the best

assessment insurance, perhaps not quite as cheap ; but it could be made more secure, and might be an excellent thing for accidents, at least in our factories and workshops, but with some provision for the wage-workers as well as the employers, and the state to bear a considerable share of the expense. State regulation and strict enforcement of wise laws, of which Massachusetts furnishes the best example, should be had in matters of insurance of all kinds in every state of the union.—*Madison* (*Wis.*) *Democrat.*

Reserve Funds and their Investment.

Among the questions which come up for solution at the hands of those having in charge the conduct of fraternal organizations — and there is quite a number of them — there is none which requires more careful and painstaking consideration than the handling of the reserve fund. Indeed, this is supposed to be the keynote of the whole situation, the success of an organization and its valid claims to public consideration being weakened or strengthened in proportion to its ability to refer to it and its accumulating power as the nucleus of a fund to be used at stated intervals to assist in taking care of the maturing obligations due those who have persisted and remained faithful during the allotted time.

The fraternal system of co-operation, as operated to-day, is in the nature of a revolt against the old-line system of furnishing benefits at a given time or at death. It is a rebuke to the excessive charges of the latter, both as regards the conduct of its business and the benefits it affords. There is danger, therefore, unless certain cardinal principles are kept ever in view, that in endeavoring to avoid the Scylla of old-line extortion the fraternal

system may run afoul the Charybdis of "something for nothing." Both of these extremes are to be avoided. The co-operative dollar has no greater paying capacity than has that of any other system. It, however, is on a parity with anything else — a fact which some of the opponents of co-operation apparently view with suspicion. The vital element of dissimilarity between the two systems is this: The old-line system creates two funds where only one is necessary. Its one element embodied in computing its schedule of rates meets its current liability as it ensues. The other element, known as a legal reserve, comprises a fund which improved at a very low rate of interest reaches the maximum of the policy obligation at the age of ninety-six years. It is a manifest absurdity to provide for two contingencies when only one can occur. The member is bound to die eventually. This mortality element takes care of this contingency, no matter whether it occurs before or after the time set down by the tables of life expectancy. The reserve, therefore, is an element which must always be kept intact. If it is encroached upon the company is insolvent, and instead of being a source of strength it is an element of weakness. The fact that lapses occur cuts no figure in computing the cost. On the contrary, the fraternal system of co-operation eschews this element of reserve. For its certificates which mature at a given time it lays aside a fixed amount from each payment to equalize the cost in after years and to create the nucleus referred to above. It, however, is in no sense a legal reserve as held by the old-line companies, and the difference between these two elements constitutes one of the elements of saving in favor of the fraternal system. Another item which cuts no small figure in reducing the cost to members is that of expense. An old-line company uses twenty-five per cent of its receipts for expenses; thirty-five per cent for mortuary losses, and forty per cent for reserve. It thus will

be seen that seventy per cent of the amount required to meet obligations is consumed in expenses — a ratio which can hardly be said to inure to the profit of the member.

The next question to be considered is that of reserve. The vast unnecessary accumulations required under the old-line system render the proper investment of these a matter of great moment and solicitude to those operating under it. The fact that this is only computed on a four per cent basis shows that it is unwieldy; the further fact that the major portion of this reserve is invested in unproductive securities or stocks subject to the manipulation of those who can see nothing wrong in inflating or depreciating them to meet their wishes is also a serious menace to their security. These considerations combined, a four per cent rate of profit and a twenty-five per cent expense rate, show that this reserve is not very prolific in furnishing an increase to those whose money is invested.

We will now refer to the reserves held by the fraternal societies. These, of course, are small in comparison with old-line reserves, and yet it behooves the organizations possessing them to make them as productive as possible. In the handling of this fund the following considerations should be observed: The keeping intact of this fund until required for the purposes for which it was created; the placing of safeguards around it; the methods to be employed to cause it to produce the maximum ratio of gain at the minimum liability of loss, and the placing of it where it can be gotten at when needed without the hazard of loss in consequence of an urgent realization on it.

In looking over the plans of the orders we find that some of them have treated this subject in a manner which indicates that those having their affairs in charge desire to avoid all the responsibility possible as to their investment. They either have investing committees whose

opinions are absolute in this matter, or they delegate their powers to some trust company which pays them a small ratio of profit, and carries the balance over to the profit side of its own account. This may be the proper way to view the matter, and again it may not be. We are inclined to believe that it is not. We will concede that it is a great relief as to responsibility, and that those so doing are only actuated by the idea of insuring the absolute safety of the funds entrusted to them. There, however, is another point of view. The supreme lodge of an organization in handling matters entrusted to it has an important duty to perform. It has assumed the responsibility of handling its affairs in all their details in a manner which it believes will best subserve the interests of the membership. Therefore when it delegates to other institutions the care of its investments it to a certain extent curtails its own prerogatives, and while there may be a fancied avoidance of responsibility, there is really none should loss ensue by reason of its having placed in the hands of others the duties which properly devolved upon it. We will agree that the handling of reserve funds is a great responsibility, and that only orthodox business methods should obtain in fulfilling it.— *Selected.*

The Natural Premium as Applied to Fraternal Insurance.

The subject I nave selected for this paper is as old as is insurance upon lives.

Of the natural premium I can tell you nothing new, or anything you do not already know, but I trust I may, in applying it to our work as developed from year to year,

present it in such a manner that it may not be entirely devoid of interest, and possibly may have some value. If you shall agree with me that our work is mutual assurance on human lives, then my point of departure is at once determined. If you do not admit the premise, I must establish it, and therefore a few words in answer to any possible denial that we do an insurance business. Every order here promises protection to the family of a deceased brother, and that protection is the payment of a sum of money. We fix the amount; we assert that the payment is certain if the obligations are kept. In "fact," we agree to make certain the protection, and in "law" covenant, and are bound by the law to pay, a specified sum at death. We "assure," we "make certain," and no insurance company of any kind does more or less than this; therefore, to all intents and purposes, our business is mutual assurance on the assessment plan, and any fundamental law or principle that underlies and governs insurance on lives certainly applies to us.

As far as the law of mortality extends, so far at least we are in the same boat with "our friends — the enemy," otherwise known as old-line companies. We criticise them, and deservedly so; but do we always draw the line where criticism is no longer legitimate; the work they do is admirable; the way they do it is our cause of quarrel.

From their experience we may, if we will, derive most valuable information, and as it lies ready to our hand I submit it should be utilized by every fraternal order. Then should we better know ourselves, could clearer read our future, and knowing in great part what must come, could lay our plans to meet it with greater skill.

The natural cost of $1,000 insurance for each year of life is a readily-computed sum, and from the mortality tables we find it for the several ages, and this cost is the natural premium on well-selected lives.

HEAD OFFICERS AND RITUAL COMMITTEE.

GEN. J. N. REECE, Director, Springfield, Ill.
MAJOR CHARLES W. HAWES, Head Clerk, Fulton, Ill.
WM. A. NORTHCOTT, Head Consul, Greenville, Ill.
A. R. TALBOTT, Director, Lincoln, Neb.
C. T. HEYDECKER, Director, Waukegan, Ill.
JOHN W. WHITE, Director, Rock Falls, Ill.
J. G. JOHNSON, Director, Peabody, Kas.
T. A. BECK, Ritual Committee, Topeka, Kas.
DR. M. H. GOODRICH, Ritual Committee, Jacksonville, Ill.
J. S. DAILY, Ritual Committee, Chillicothe, Ill.
DR. A. O. FAULKNER, Ritual Committee, Lincoln, Neb.

So far the old and the new run in common lines, but right here in practice begins a wide divergence. None of the fraternal orders collect the natural cost of the insurance, or anything to provide for the future by equalizing, or rather by distributing, the burden between the earlier and the later years of each particular life. On the contrary, the old-line companies do collect in full, and add an amount to be credited to the reserve of each particular policy, thereby making each member a co-insurer on his own life to the amount of the reserve, and then pile on a loading for expenses and contingencies. We confine ourselves to the natural premiums. They adopt the level premium.

In the wide departure from their plan lies the secret of our success thus far in giving maximum insurance at minimum cost, and that success is the more remarkable that it has been secured in direct violation of all rules of precedent.

We have therefore collected what money we needed, and disregarded in great part the law of mortality, and year by year our assessments have become more frequent, until now the natural premium may profitably and understandingly be applied as a test of our true condition.—*J. E. Shepard.*

Increase the Assessments.

The *Monitor* would belie its name and avowed policy were it not to call attention to the errors which it believes obtain in the system of ante-mortem benefits. One of these lies in the fact that not a few of the orders rely too much upon increase of membership. They do not assess enough and they thus throw themselves open to the gravest charge which can be made against them. It is only a matter of justice that every member who is a

beneficiary should pay the exact cost of what he receives. Funds not required for immediate use should be invested securely and at the highest rate of interest consistent with safety. This will afford a means of reducing the burden of assessments and will not throw the fraternities open to the accusation of "robbing Peter to pay Paul."

The *Monitor* was discussing the system with an old-line insurance official recently, and he admitted that it could pay its benefits indefinitely provided it charged at the rate of about $500 during a period of seven years for each $1,000 benefit stipulated. This is nearer the actual cost than is the rate of assessment now in vogue in certain quarters. No one offers the objection that the return to persistent members is not adequate for the investment. The difficulty is to convince people how such returns can be attained, and this being the case, it is a short-sighted policy for an organization to stand in its own light when greater results could be had on a basis that will equalize the burden among the entire membership.

The number of assessments should be regulated by the approximated amount necessary to meet obligations after the maturing period shall have been reached. It is an error to presume that there is time for this when the maturities begin. The earlier years is the time in which to create a snug reserve with which to reduce the cost in later years. The first members should not receive benefits at a nominal cost, leaving those who come in later to pay more. Each year's business creates its own liabilities, and each year should place in reserve its equity of the cost when such liabilities mature. The mortuary societies made a similar mistake in the earlier years of their existence, and, while such a course has not been fatal, it has served the purpose of increasing the cost of the protection they afford.

Now is the time when the fraternities should make provision for the future. Nor, in doing so, would they add

any undue burden to their membership. Indeed, we believe there would be far more confidence created were this to obtain. The members would have no occasion to fear for later years. They would be assured that these were taken care of. They would go in for legitimate results from legitimate methods.

Besides, the enemy would be shorn of its power to successfully combat fraternalism. Law-makers would look upon it with more favor. The system would be elevated to a higher plane, and would commend itself more generally to a better class of people. This matter lies with the fraternities themselves, and we trust they will look at it squarely and honestly.—*Fraternal Monitor.*

That Reserve Fund Again.

BELOIT, WIS., June 27th, 1892.

Editor Modern Woodman:

ESTEEMED NEIGHBOR: The writer notes with interest the article by Neighbor F. W. Stevens, on the question of "Reserve Fund." It is a timely and interesting article. In the opinion of the writer, the subject is one to call forth the best thought of the intelligent and thinking members of our order.

Neighbor Stevens claims he is getting "full value every time he pays an assessment," and we doubt if there is a member of the order that will disagree with him. Neighbor S. recommends the member who is seeking a reserve fund to "lay up something for a rainy day, and thereby establish his own reserve fund." This advice is good, and we doubt not every man who reads the article will say, amen. Every man ought to lay up against a "rainy day."

Says Neighbor S. : "A large reserve fund in societies serves only as a bone of contention." The writer of this article would be extremely sorry to see any element injected into the order that would be the cause of a "bone of contention." Under proper restrictions, however, the Modern Woodmen of America reserve fund could never become a bone of contention, nor could there ever be any cause of dispute how it should be expended or invested. Our idea would be to have the reserve fund invested in government bonds, the interest of which only should be used, except in cases of extraordinary emergency, when it might become necessary to use it for the purpose for which it was created, *i. e.*, the payment of death claims.

Now, the average Woodman when he enters our order has a certain expectancy of life — it may be ten, twenty, thirty, or even forty years. The great mass of the members have joined, why ? because it has been represented that they can get cheap insurance. In entering a fraternal insurance order one should look to the future, when we who are in the prime of life to-day are on the down-hill side of life. What does the Modern Woodmen of America promise for the future ? Neighbor Stevens may say, as some of my own near Neighbors have said, "let the morrow care for itself; give me cheap insurance to-day and I will run my risk of the morrow." This may be and possibly is good fraternal insurance, but is it good logic ?

Under our present system a man who joins our order and dies within one or five years gets very cheap insurance, and we who live out our expectancy must pay a proportionate increase as the years roll by to provide for these early deaths. This feature is not as yet excessively objectionable, but the ratio will increase yearly, and it is the reserve fund that must come in play to protect the long-lived members, by making a provision by which those members who die early will leave a proportionate

share of assessments which will go into this reserve fund and thus lessen the assessment on those who enjoy a "long and prosperous life."

What is needed is not "cheap insurance" to-day, but what will continue to be cheap insurance long after you and the writer have gone to join the silent majority. Neighbor Stevens hits the nail square on the head when he says: "If the majority of the members in a society get old, the death rate is bound to increase." It is just here where the reserve fund comes in play. Keep your assessments low and the new blood will continue to flow in in a steady, ever-increasing stream. Let the "old age" assessment get in its perfect work and the effect is soon perceptible in the "young blood," and then, alas for you and I, who have clung to our fraternal society through good and evil report — we find ourselves in the evening of life perhaps unable to meet the increase in the assessments, or perhaps unwilling, and the membership suffers a rapid decline and the assessments go up the sliding-scale in the same proportion.

Take warning from other societies, and provide the Modern Woodman of America with a guarantee against the almost certain increase in the death ratio to the corresponding decrease in the membership, caused by increased assessments. Keep the assessments low and new members will continue to flock to our standard.

The above is only the opinion of one humble member of the order, who is desirous of seeing the order of Modern Woodman of America continue on its present highway of prosperity for a century to come, and longer.

Fraternally yours,

F. F. Livermore,

Beloit Camp, No. 348.

The Reserve Fund.

MOLINE, ILL., August 21st, 1892.

Editor Modern Woodman:

MY DEAR SIR: I am pleased to see that the question of a "Reserve Fund" is being agitated, and heartily side with Neighbor Livermore, of No. 348.

I am fifty-six years of age, have "been in" a number of assessment companies the past twenty years — some of which have "gone to the wall" — and I am forced to the conclusion that it is as much the duty of the fraternal insurance order to "lay by something for a rainy day" in its early, vigorous, and prosperous days as it is the duty of the man who starts out in life in vigor, vim, and hopefulness to carve for himself a fortune and position.

What are the results of a failure so to do?

First, with the man: He engages in the activities of life; he may be successful and acquire a competency; the chances are in his favor for fifteen or twenty years. How many in each one hundred succeed? Those who do are all right, but what of those who fail? Age creeps on; each year it is more difficult for them to earn the comforts of life. If sickness or misfortune overtake them, they become a charge upon their relatives or community. Here is where a reserve, "laid by for a rainy day," would help to "tide over" the emergency and carry him along comfortably the balance of his days.

Secondly, with the society: When young and vigorous, and in its days of prosperity, we all rejoice at the low cost of insurance; how easy it is to draw in new members! Such low rates were never before known, and speedily we mount up to thirty thousand, forty thousand, sixty thousand members! Our order is young, we have a low death rate, are only in healthy sections — *now is*

the time to lay a little by for a rainy day. We'll hardly miss it. By and by, when assessments come upon us thicker (and they surely will), we can occasionally draw upon our reserve and "ease up" a little, and all will go along smoothly, with no one to grumble at the increasing assessments, and threaten to "drop out" if they continue at that rate.

Do you doubt that the assessments will increase as the order increases in age? Let me warn you of your folly. I am a member of a similar association which has not yet celebrated its twentieth anniversary. When I united fourteen years ago my assessments were about $18 per annum; now they cost me $30! The order maintains its numerical strength, too; in fact, increases a little, and numbers over one hundred thousand. But men of twenty-five who went into it at the start are now over forty years old, and the older ones are fast being "gathered home," while the new ones barely keep up the average membership. If this society had made a few extra assessments for a "rainy day" when it was only costing us $18 per annum, it would to-day have a reserve from which it could draw sufficient to reduce the cost from $30, as I now pay, to $25 or $26, and there would be no one to find fault at the cost; for when we can obtain insurance at $9 to $12 per $1,000 at the age of thirty we are getting a good thing, and ought to take it. Let us have a reserve fund carefully (*sacredly*) invested, not to be touched, as Neighbor Livermore says, except in "extraordinary emergencies." It need not be too large — can accumulate very gradually, and will "not be felt" as a burden to be paid by any Neighbor, only something laid by to which all will be entitled to a due proportion, and it will be a stimulant to our continuity; we'll have something laid up, then, for our future benefit *if we remain steadfast.*

Fraternally yours,

G. W. Griffin.

Reserve Fund.

In an intelligent discussion of the above question it will be essential to well and fully understand what is meant by the term "Reserve Fund."

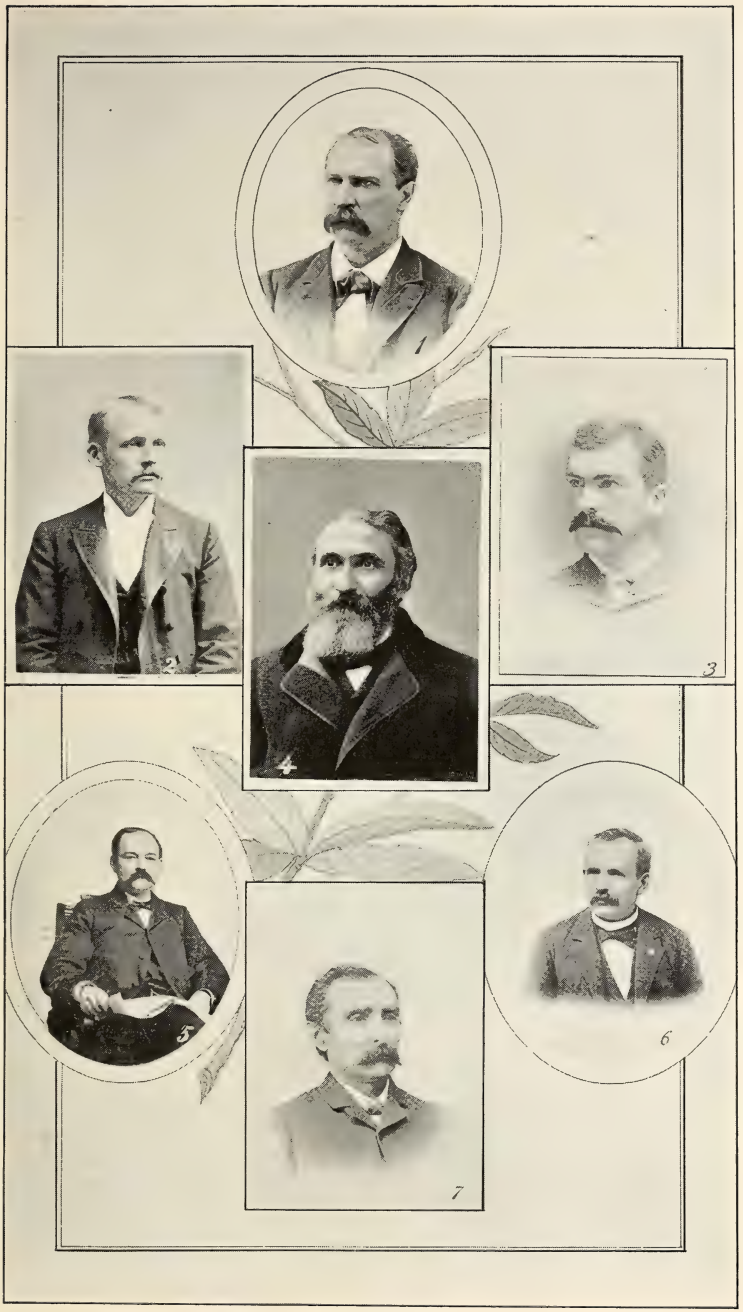
The term in its application to life insurance represents different conditions when applied to level premium or old-line life insurance companies, to natural premium or co-operative assessment companies, and to secret fraternal mutual benefit organizations.

In the former we mean when referring to reserve fund that portion of the premium paid by the policy holders which, when placed at four and one-half per cent compound interest, with the added annual payments thereafter required, interest compounded, will amount to the face of the policy.

The insurance premium of old-line companies may properly be divided as follows: First, the amount actually required to meet the death losses each year; second, the amount required to create the necessary legal reserve, and third, the loading for expenses.

The death rate being fixed upon the basis of mortuary tables of expectancy, the required reserve becomes a known and definite factor which under state supervision guarantees the solvency of the company, and secures a policy holder in the fulfillment of the agreement of the company.

It may not be out of place here to say that the ratio of actual to expected deaths, as proven by the experience of life insurance companies, is only eighty-eight per cent of that fixed by the mortuary tables. This excess, together with the excess interest received above that legally required for the reserve, together with extra loading for expenses over and above requirements, forms the large and profitable accumulative factors of the old-line companies.



PRESIDENTS OF STATE MEETINGS, M. W. OF A., 1894.

1. Illinois, W. I. KLEIN, Barry.
2. Minnesota. N. H. FRANKLIN, St. Paul.
3. South Dakota, JOHN PUSEY, Miller.
4. Iowa, L. P. ALLEN, Clinton.
5. Kansas, DR. J. F. RICHARDSON, Augusta.
6. Michigan, J. T. ALLCOTT, Grand Rapids.
7. Nebraska, W. A. HOSFORD, Albion.

The fact that old-line companies thus have a fixed premium to be collected uniformly throughout the life of the policy with no reserve liability upon the part of the insured makes the necessity for a reserve fund in proper proportion to its insured liability apparent without argument. It is a requirement born of the very necessities of its existence.

Natural premium or co-operative assessment companies cannot rightfully be said to have a reserve fund in the signification of the term as applied to the old-line companies. The reserve which they accumulate should more properly be called an emergency fund or regulating assessment fund. Upon this subject we quote from recognized authorities :

"While nominally a reserve, it is the cohesive force relied on by the company to hold its membership together, and the only actual use that may be made of it by a successful company will be to reduce future charges. In other words, the policy holder pays now for such extraordinary or unusual death losses as may occur in his company in the future which would not be covered by the rates charged under the table used by the company."

Another eminent authority, E. B. Harper, says upon this point, in reviewing the history of assessment co-operative companies :

"Another important result is the general conviction of the necessity of an emergency fund, a precise knowledge of the functions it is to perform in the economy of assessment insurance, its management and distribution. Retiring members have been conclusively shown to be of better average mortality than those who remain, and it is but just that they should contribute from their interests in some forfeitable fund a sum equal to the burden thrown upon the remainder by their voluntary retirement. In this way only may the actual mortality of the association be kept always within the standard, and the last man be

guaranteed the payment of his certificate in full under any contingency which can arise. Fortunately this emergency fund need not be large, and can in no event be properly compared to the enormous reserve required by the level premium system for an entirely different purpose. Even should it disappear through carelessness or bad investment, unlike the other or investment feature, it may be easily replaced by other contributions, and it does not work the ruin of the company, as it is simply an emergency fund, and not a savings bank deposit."

I have thus quoted at some length the best authorities, and I might truthfully say it is the united expression of the large majority of assessment companies as represented in the National Association of Mutual Life and Accident Underwriters, in order to clearly show, if possible, the actual necessity that exists in co-operative assessment companies for an emergency, or rather reserve, fund. The argument as to the necessity of such a fund seems to be :

First. That the fact of the insured having contributed to a fund in excess of the present necessities of the company, and that so long as he continues to meet the requirements necessary to his continued insurance he has an interest in said fund, will per force add to the persistency of membership in the company.

Second. That the collection of this excess amount adjusts to a greater or less degree the equities that should exist between persistent members and those who withdraw.

Referring now directly to the question proposed, viz.: "Is the creation of a reserve fund in any form by any secret fraternal organization desirable ?" I would say that a reserve fund, such as is provided for in old-line companies, needs no argument to prove it not desirable, it being directly averse to the fundamental principles of our organizations ; that an emergency fund or equalizing assessment fund similar to that adopted by assessment co-operative companies is or is not desirable, is not so clear.

The argument first advanced by co-operative companies in support of a reserve fund we believe to have force when applied to their class of organizations. Their membership is isolated and apart, each individual standing alone, bound to the organization by no other tie than that of individual interest as represented by the monied considerations involved. The membership is solicited and obtained entirely through paid agents, whose interests are measured alone by the fees they receive. The continuance of the connection depends largely upon the favorable showing of the company as compared with its competitors.

The prospective participation in the future in an accumulated reserve, by reduction of assessments or otherwise, may act as a preventative to withdrawals and increase the general persistency of membership.

Secret fraternal organizations rest upon a distinct and far-removed foundation from that of co-operative companies. It is true that in its business methods co-operative companies follow closely in our footsteps, but in no way else does it resemble fraternal societies.

Through our lodge system and the obligations and teachings of our rituals we bind our organizations closely together in bonds of fraternal support, aid, and sympathy. We build upon this foundation, and more and more each year of our history are we led to prize the wisdom that first devised and the judgment that still maintains the superstructure of fraternity. It is not a theoretical adjunct that has no existence in fact, but a living, vital principle, continually exercising its beneficent influence in welding stronger and stronger the links of the chain that binds us together in bonds of unselfish helpfulness.

We contribute our dollars, not alone superinduced by the contracted view of our own advantage, but with the broader and more exalted one of care and protection to our fellowman. Born and nutured in this spirit, the con-

tributions we are called upon to make becomes a charity in the fullest meaning of the term. It appeals to the best and noblest instincts of our nature, and secures our promptness and loyalty to discharge every financial and other duty with cheerfulness and fidelity. In this lies the secret of our strength, and furnishes the cohesive power of a fraternal brotherhood. Does this not secure us the requisite persistency of membership sought to be maintained by co-operative companies by a monied reserve? It most certainly does.

The second argument advanced by co-operative companies in support of a reserve fund, viz.: That it adjusts the equities that should exist between persistent members and those who withdraw, we believe to be wrong in the premises assumed. I do not believe there exists in equity either in a co-operative company or fraternal association any unpaid debt upon the part of the member who withdraws with all assessed liabilities fully discharged. The protection both offer is contingent upon the discharge of obligations incurred by reason of the current death losses.

It is a mutual agreement between the members that each will pay a stipulated rate of assessment for a stipulated amount of protection in such number as may be required to produce an amount sufficient to liquidate the current death rate with such other equitably fixed amounts as may be necessary to pay the current expenses of conducting the business. What obligation can, then, in equity, possibly attach to one who withdraws, who while mutually participating in the benefits has fully discharged his just proportion of the burdens incurred?

A reserve or emergency fund, to accumulate which an added per centage must be taxed to that required to meet the current necessities, would, therefore, be directly opposed to the fundamental principles upon which this class of insurance or protection is based, unless not only those who withdraw but also the representatives of those

who died were entitled to receive the amount they had contributed thereto.

There is another argument advanced by co-operative companies which although not so generally published is, to my mind, a more powerful incentive in leading them to accumulate a reserve or emergency fund than those heretofore referred to, viz.: The reputation of stability and solvency such an accumulation may encourage among the general public. As to whether this may be a necessity of co-operative companies or not, I will not now argue, but I am convinced that there exists no such necessity in our fraternal societies. So long as fraternal societies continue to discharge their obligations in the same prompt, just, and speedy manner which they have done in the past, I am satisfied that no accumulation within their power to raise would in any degree add to the confidence either to the membership itself or the general public.

The question of the ability of well-conducted fraternal beneficiary societies to fully meet and discharge their obligations in the future with the same promptness and fidelity they have done in the past, and that the cost of maintaining protection will not be materially advanced, seems well established by the past experience of insurance companies. We append two tables, showing yearly experience, which we think will be of interest in this connection.

Table of the New York Life Insurance Company, showing the death losses to each $1,000 of insurance in force for forty-two years, from 1845 to 1886, inclusive :

Year.		*Year.*		*Year.*		*Year.*	
1845		1856	15.5	1867	8.1	1877	12.8
1846	3.8	1857	11.8	1868	8.5	1878	13.5
1847	4.1	1858	12.0	1869	7.4	1879	12.3
1848	8.5	1859	15.8	1870	11.5	1880	12.8
1849	9.5	1860	12.4	1871	11.6	1881	13.3
1850	9.7	1861	10.3	1872	11.9	1882	11.4
1851	16.5	1862	7.5	1873	11.7	1883	11.4
1852	10.3	1863	11.2	1874	12.0	1884	9.8
1853	11.9	1864	9.1	1875	12.1	1885	11.5
1854	16.9	1865	10.8	1876	12.1	1886	9.1
1855	13.2	1866	7.9				

Average, 11.2

Table compiled from the sworn reports to the Insurance Department of the State of New York of all the level-premium companies doing business in that state for thirty years, from 1859 to 1888, inclusive, showing the average death loss to each $1,000 of insurance:

Year.	*Death Loss to Each $1,000 of Insurance in Force.*	*Expense to Each $1,000 of Insurance in Force.*	*Year.*	*Death Loss to Each $1,000 of Insurance in Force.*	*Expense to Each $1,000 of Insurance in Force.*
1859	$ 9 02	$ 3 70	1874	$11 40	$ 8 20
1860	6 37	4 99	1875	13 00	7 48
1861	6 94	5 57	1876	12 20	7 79
1862	6 91	5 50	1877	12 47	8 79
1863	6 73	6 49	1878	13 59	7 60
1864	8 01	6 59	1879	14 01	7 57
1865	7 29	7 48	1880	14 53	8 61
1866	6 19	8 68	1881	14 65	8 53
1867	7 18	8 46	1882	13 73	8 31
1868	6 48	9 70	1883	13 99	8 98
1869	8 23	9 74	1884	13 30	9 89
1870	9 92	9 72	1885	13 95	9 40
1871	10 81	9 02	1886	13 15	9 62
1872	12 00	8 80	1887	13 22	10 20
1873	11 94	8 42	1888	13 19	10 59
			Grand average for thirty years	10 81	8 14

In addition to the above tables, we are assured by carefully-compiled statistics that the mortality rate in British companies, which extends over much longer periods, prove nearly the same ratio of death losses to each $1,000

of insurance in force, the combined average being twelve and a fraction to each one thousand. The various friendly societies in Great Britain and Ireland, representing millions of members and long years of experience, only show a yearly mortality rate of 12.7 to the thousand. The secret societies of this country, including those that are purely fraternal as well as those which have the added feature of a stipulated amount of benefit to be paid at the death of a member, show a less mortality rate on the average than that experienced by either American or British life companies, or the friendly societies, their death rate not exceeding ten to a thousand.

A consolidation of the above table of experience of the New York Life shows a death rate per thousand as follows: Two years of sixteen, two years of fifteen, eight years of twelve, twenty-seven years of eleven and under, ranging from three upward. It will be noted that from 1860 to 1886, inclusive, twenty-seven consecutive years, in no one year has the rate exceeded thirteen.

The foregoing experience, when considered in connection with the fact that fraternal beneficiary societies have had thus far a less mortality rate than that shown to exist in life companies, seems to me to be conclusive proof that in no one year are we likely to be burdened beyond our ability to pay, and yet retain growth and prosperity.

In all fraternal beneficial societies the reserved right is held to assess its membership without restriction to pay its current death rate.

That this death rate will never reach a point in any one year, or in an aggregation of years, that will endanger the life or prosperity of any well-established and well-managed fraternal beneficial society, we think fully established by past experience.

A reserve or emergency fund would, to our mind, not only be an element of inequality, as we have shown, and

therefore contrary to the principles of our organization, but would entail more or less distrust and contention engendered by the danger of mismanagement and fraud, far more hurtful than any benefit likely to be obtained.

M. W. Sackett.

As its leading article this issue the *Monitor* submits an address delivered before the National Fraternal Congress, held at Cincinnati recently, on the subject of reserves and their presence in the context of mortuary society work. The position taken by the writer clearly emphasizes the need of a reserve, and as heretofore these societies have repudiated the idea as useless and a menace to their existence, it is thus rendered all the more conspicuous. The *Monitor* has always contended that fraternal societies have no immunity against the laws of average or the mortality tables. In the endowment idea it has repeatedly called attention to the inequity obtaining by reason of the early members getting their benefits at less cost than those coming in afterwards, through the non-accumulation of a reserve. In a mortuary plan the same result ensues by reason of an abnormally low cost during the first decade and afterwards an increase which not infrequently causes dissatisfaction among members. There is nothing gained by any system pointing to this defect in the other. The same element of danger exists in both, and it behooves them both to avoid it or make provision for it. The endowment orders, we are pleased to state, have already made this provision, and as a result are in much better condition than their mortuary friends. These, no doubt, will begin to make provision against this danger which is already beginning to loom up ominously, and the manner in which they face it will largely determine the success which will attend their efforts in the future.

SECRETARIES OF STATE MEETINGS, M. W. OF A, 1894.

1. M. A. THAYER, Sparta, Wis.
2. M. R. CARRIER, Lansing, Mich.
3. E. E. MURPHY, Leavenworth, Kas.
4. AUG. SMITH, Des Moines, Iowa.
5. F. S. JOHNSON, Spring Valley, Ill.
6. C. C. CALKINS, Lincoln, Neb.
7. A. H. HOOPER, St. Paul, Minn.
8. F. R. HYDE, Sioux Falls, S. D.

It is the veriest nonsense to claim undue advantages by reason of the fraternal plan of furnishing benefits. We admit and advocate that this system possesses features and advantages not open to systems which operate differently. There, however, is a limit beyond which no fraternal society can safely go. Excessive calls on members are calculated to chill their fraternal ardor, no matter how strong it may have been at the outstart. It is far better to endeavor to approximate a normal cost at the beginning; to charge this no matter what the current liability may be, and after the normal rate has been reached to keep the ratio proportionate to liabilities, crediting back the surplus to members or refraining from making unnecessary calls. Unbridled exponents of fraternalism have claimed too much for it. They have done it more harm than good. They have endeavored to distort a grand principle by claiming merits not within the bounds of reason. The people, as a rule, are much more intelligent than some suppose them to be, and in the long run a plan which is capable of solution, which is reasonable, which promises benefits at actual cost, and not less, will win. The high ground the system is assuming these days is the precursor of a higher field of usefulness and a wider range of operations. Let those who essay to direct its interests understand their business thoroughly, and let them build on a basis which has a proper regard for the period of maturity.— *Fraternal Monitor.*

The Reserve Fund Question.

In regard to that "reserve fund," I must agree with Neighbor Livermore in his article in the July *Woodman.* We do need a reserve fund; and to prove that we do, we need only to look at the history of mutual benefit as-

sociations organized by the Odd Fellows, Masons, and other orders which have failed ; also look at the death rate of the Ancient Order of United Workmen, running from thirteen to twenty-four deaths per one thousand, in several states. The record of co-operative insurance companies bears out the assertion. We need a reserve fund to keep down our expenses as we get older. While we are young is the time to lay up a reserve and to establish a maximum death rate, and by the time we are old enough to have an excess we can have a reserve fund to fall back upon. I would suggest that a per capita tax of, say, $1.00 per year be levied and set aside to meet any emergency or increase in the death rate above ten or twelve per thousand per year, this fund to be invested in first mortgages on real estate, bearing a fair rate of interest, and deposited with the state department. The interest on this fund would soon amount to enough to keep down a large per cent of our increase in death rate. Establish an emergency fund and the assessments are sure to be kept low ; keep the assessments low and you will continue for all time to come to get new blood into the Camps. When such a fund is established we will be on a never-failing plan ; we will have something to base our future security on ; will have taken a great step toward perpetuating our order ; will have accomplished something worthy of perpetuity. I should like to have this matter discussed through your columns, also by the local Camps, and have our delegates to the next Head Camp meeting instructed so that they may know the feeling in their several districts in order that action may be had on the matter at once. I am willing to abide by the decision of the majority. While our assessments are low let us prepare a fund that will assist us in the future, that the interest accruing therefrom may help to keep down assessments. Fraternally yours,

F. A. Chidester,

Aurora, Neb.

By What Means Can Assessment Beneficial Orders be Best Perpetuated?

The perpetuation of assessment beneficial orders involves a problem yet to be solved, and hence demands the earnest thought of this Fraternal Congress. The gravity of this question is increasing in rapidly accelerating ratio from year to year, and it involves points of such vital interest to these associations that their consideration cannot be safely delayed. The originators of our beneficial orders, while making excellent provision, as everybody thought, for the uncertain future of their members, had their minds concentrated upon conditions then present, rather than upon future contingencies, and, as results have proved, did not take into account the uncertainty of that gradual increase of membership which would keep their average age at a safe and desirable figure.

In other words, let us assume that the average age of members at the date of organization was thirty years, at which the annual rate of mortality is found to be eight in the thousand. From thirty up to fifty the annual rate of mortality is sixteen, and the number of assessments increased by one hundred per cent.

At the average age of sixty the increase is to thirty in the thousand, at sixty-five to forty-four, and so on. It is the part of wisdom to anticipate and prepare for the increase in expense incident to this increased death rate. But how?

One remedy presents itself for favorable consideration, and that is the sinking-fund plan. How it is to be created, and where to find for it a safe repository, are questions for fraternal legislation, but the fact that means must be adopted for its creation and care, and made effective as early as possible, is strongly emphasized by

present conditions. Twenty-five years have elapsed since the first of these orders began its effective work. Its origin was humble, but the sentiment that had animated its founder sprang from the most kindly emotions of the human heart. Naturally it involved more of kindness and charity than sound business ability, and this preponderance of humanitarianism was at the expense of financial efficiency, upon which the ultimate success of the entire system depends.

I have in my mind's eye a fairly prosperous order with fourteen thousand active members. For a benefit of $2,000 it is safe to assume that the cost averages $24 per member for assessments annually. Ten per cent of the collections on this basis being set aside for a sinking fund, would give in ten years $336,000, not counting interest in the meantime — a sum sufficient to guard against excessive assessments in emergencies. It would also bring a feeling of safety which many in our beneficial orders do not possess, and would add largely to our clientele. Perhaps it might be better still if the principal were allowed to accumulate, not for ten years, but for all time, and use the interest only when emergencies arise, and continue to add to the principal in the same way, and in fifty years the annual income would reach hundreds of thousands. The ten per cent can be reduced from time to time as the conditions may warrant.

You may say that this is a long-distance view ahead. Yes; but if the originators of these assessment orders had looked ahead only half as far, our condition would be greatly in advance of what it is to-day. A grand work was accomplished in the organization of these orders, and their promoters exercised remarkable energy and judgment in pushing them forward to public recognition. They introduced popular features and adapted the whole system to the easy comprehension and availability of the people, and, very justly, they enjoyed a large measure of

success. After such service rendered to humanity, they may be readily excused for omitting to provide ways and means of guarding against the consequences of the advanced and advancing ages of their constituencies, the necessity for which was not then so readily or keenly felt as now. Can we found a better monument to perpetuate their good deeds than to make ample provision for the inevitable now, and to do it in the most effective way? Has it not become a necessity?

A point which addresses our subject with a great deal of force, and which has employed the best thought of the medical profession in our ranks, is better selection in the matter of membership. Quantity has had the preference over quality with those who were entrusted with our recruiting for too long a period. In this statement I do not seek to criticise organizers, or members, or management, but the spirit of the hour, which in this country goes into things with a mad rush, soon expends its force in the search for novelty, and failing to find it rushes out again just as madly. Membership in a fraternal order is as much a matter of pure business in its financial department as keeping an account in a savings bank, and it should be conducted with the same precision and high regard for system and perfect accuracy in every detail. The official management should be as clear-cut and precise as that of the best financial institution, where every scrap of security for any proposed undertaking is scanned with the severest vigilance.

Much of the security and much more of the success of an assessment order is found in its young blood; in the vigor and moral stamina of its membership; that stamp of youth which promises many years of active life; that quality of vigor which conquers the obstacles to existence and establishes for its possessor an honorable maintenance; and that moral force which is the best preserver of these attributes. In this we have the secret of the early

success and popularity of the orders. It is said that old men are wanted for counsel. We have an abundant supply. But young men are wanted for active effort, and here the lack is becoming quite too significant. Staring us in the face is the fact that the young men, who were the life and hope of the orders fifteen or twenty years ago, are the sedate and mature counsellors of to-day, and the accession of young blood has not kept sufficiently apace with the tendency to grow old to give assurance of future prosperity, if not of safety.

There must of necessity be an inflow of young blood in all our assessment orders sufficient to maintain an average minimum age of the membership, and provision made for guarding the young against an undue expense, or the orders will suffer the natural consequences — a rapid increase in the death rate, carrying with it an ominous increase in the cost for assessments. When the assessments are considered high recruiting flags and experienced organizers find it difficult to secure membership for some of the older orders ; nor do they find it easy to get them for any. All recall the time when only a few days were needed to get enough acceptable names for a lodge. An organizer in the west averaged a lodge a week for a popular order for a year. Then the applicants paid from five to ten dollars for the privilege of joining an order. How is it now ? He must be a man with special gifts and experience to succeed at all, and is regarded as successful when he organizes a lodge in from four to six weeks. While some of the stronger orders still adhere to the rule that membership is something of specific value, and require fees of from $5 to $10, others are willing to admit them at a nominal charge, usually enough to pay the medical examiner and cost of certificate.

The work of recruiting generally has become an onerous expense, because of the labor and time needed to

achieve success. Organizers are paid from $100 to $150 a month and expenses, when they receive salaries; or from $4 to $8 per member when they depend upon the result of their labors for remuneration. This augurs a gloomy prospect for natural growth in the future. The question arises, why this radical change in conditions in so brief a period? The answer is not so much in the multiplicity of orders as in the growing expense for assessments, and the consequent chilling of that enthusiasm which must be a factor in their prosperity. May we not assign as the cause of this fading of interest on the part of both members and non-members the growing expense and growing feeling of uncertainty of benefits in assessment orders? If this is true, it is only needed to see a danger to avert it, and I trust it will be so in this instance. I am certain it will.

It is not members of advanced age who are dangerously affected by an increased expense. They realize that the promised indemnity is cheaper to them at the increase than the same amount of insurance is in any old-line company. They realize, also, that if there is no recruiting it must be only a matter of time when the cost will be too burdensome to carry, and consequently the orders will collapse, and all will be lost. Younger persons, however, will not voluntarily assume liabilities and responsibilities with menacing possibilities, when they have an understanding of the situation, if it is not made clear that they will have the benefit of their longer expectancy.

Under the plan of grading the assessment according to age of the applicant at the time he joins an order, I hold that there should be an increase with advancing age in order to guard against taxing young men for old risks. There must be absolute protection against an uncertain and growing expense to induce a sufficient inflow of young members to maintain the average minimum age. If that is found to be impracticable the cost should be regulated

by an emergency fund. The larger the membership the more difficult it is to maintain the minimum age. An absolutely fair and equitable system of life insurance is that in which a member starts with a charge commensurate with his estimated longevity, which should increase yearly as his chances diminish. A table of costs for every year — or, if preferred, every five years' period — can be easily made up from the actuaries' tables of experience. Under such a rule every member would be on an equal footing as far as assessments are concerned, each paying only his due proportion according to age.

An emergency fund would enable us to limit the number of assessments in providing means to pay an excess of death claims over a fixed number per year.

Again, it might be well to equalize in some measure the differences that are so frequently seen between the actual and estimated duration of life. Say a member who dies within a year from his admission shall be entitled to only one-half or three-fourths of the benefit, the proportion increasing up to, say, ten years, after which pay the full amount. Perhaps, too, it might be well to turn over the amounts thus scaled from the benefit to the credit of an emergency fund. Those who live and continue to pay into the treasury of an order are entitled to some consideration, and something like the plan suggested would, it seems to me, compensate them as far as the orders can in safety do so.

We may say to the man of twenty-five to thirty-five that the older members, who joined an order in the morning of life, have made it; have supported it and built it up, so as to afford younger men of later days the splendid opportunity it offers them to provide for their dependents. But the reply will be that the younger men do not deem it necessary to go into an old order, where they will have to assume the heavier death rate due to a membership advanced in years; that they can start a new order of

their own, with no such weight to carry. And that, I may note in passing, accounts to some extent for the multiplicity of mutual benefit orders. Until the older orders adopt some practicable means for regulating the cost of membership to younger members, they will find it more difficult each year to secure recruits among them or hold those they have.

I have, too, great faith in the cultivation of the fraternal side of the orders. That can be built up into a tower of strength, or, to change the metaphor, it can be made one of the greatest attractions and strongest ties. Other orders without the benefit department illustrate the power of fraternity — draw men together and bind them in the bonds of brotherhood, producing a constant increase in numbers and influence. It is singular that the benefit feature, which ought to enhance the force of the fraternal has really overshadowed and weakened it, but we all know that such is the fact. The fraternal spirit in the orders, if elevated to its proper place, becomes a conspicuous attraction to the young, who are always socially inclined, and more or less susceptible to the sentimental view of life. If we can devise any way to arouse this spirit and give it full play we shall have secured a strong ally in our efforts to perpetuate our orders. We must give to the young the advantages to which their age entitles them if we would appeal successfully to those of them who are intelligent enough to be desirable members, and enlist them in the work of recruiting their fellows. The orders' plan and system of operations must be fair to all alike — burdensome to none — or the new and younger members will go out faster than they are taken in. In fact, they must know that they are not "taken in," in the sinister sense of the phrase, else their admission will do more harm than good. Hence organizers should be cautioned to make no misrepresentations; to explain frankly their system of operations; show the

reasons for and the advantages of every feature of the cost as near as it can be given, and appeal to the intelligence and sense of duty of those whose membership is desired.

Another thought occurs: It is that the mortality of a city or thrifty community, which has an ordinary and natural growth, averages about the same in a given period of years — is the same now as twenty-five or fifty years ago. If this follows without an effort, the question naturally arises, why may we not, by an effort, secure like results in the orders? So we could, were it possible to provide for a similar inflow of fresh blood. The accretions to a city are from births and new-comers — a constant moving of population, which, like a flowing stream, insures a healthful condition. In the orders it must be remembered that nearly one-half the expectancy of life — and that the best half — has been spent before one is admitted to membership. Is not this fact suggestive of the advisability of lowering the minimum limit, say from twenty-one to eighteen, or still lower? Whenever the inflow in a beneficial order is as free and certain as that in a thrifty city, no danger will menace its existence because of its older members. Until this is consummated, however, it will stand us in hand to provide the surest and most practical method of neutralizing the differences wrought by time on our memberships.

Other points occur to me, but I must not make this article too long. The suggestions herein given are the results of some reflection and long experience, and are thrown out with the hope that the matter will receive the thoughtful consideration of those who are better able than myself to suggest a plan to avert the danger I have but dimly foreshadowed, and that the conclusions will be submitted to the legislative bodies of the orders here represented for action.

T. J. Smith.

Average Age.

"Will not the death rate increase as an order grows older?" is often inquired. Up to a certain maximum, yes. And that maximum is the average age of forty years for its members, which is the average age of the members of all fraternities over half a century old. But beyond this it can never go in any standard, progressive society, that by the addition of what is termed "new blood" each year fills up the gap from loss and presents even a slight increase at the end of each year. In such an one the average age will be forty, and the death rate one per cent, *ad infinitum*. And here let us say that new blood is not meant to be young blood, as many suppose, but those of an eligible age who, fresh from a recent medical examination, give promise of long and useful lives. The moment this accession of new blood ceases to be added to the body or losses are larger than gains, then the average age and death rate advances. Orders, business enterprises, etc., are like bicycles — kept moving steadily forward there is progress and safety; but with laziness, failure to work, neglect, lethargy, carelessness, or ignorance, they fail. Neither this order nor any other order of business is exempt from the law of earnest work, and the most vital truth we can utter is, that "He who by the plow would thrive, himself must either hold or drive."

" Pur Autre Vie."

It Provides for our dependent ones when our arms are powerless in death.

The Modern Woodmen of America.

A Benevolent and Benefit Fraternity.

It pays its Certificates of

$500
$1,000
$2,000
$3,000

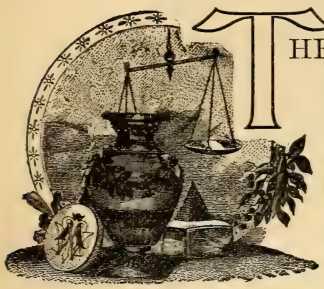
In full promptly.

Cheapest and Best,

Because it Takes the Cream of Insurance, both as to Territory and Character of Membership. Pays no Dividends to Stockholders.

Popular. Progressive. Equitable.

$3,835,000 Paid to Its Beneficiaries.



THERE are two thousand, six hundred and fifty Camps and one hundred and fifteen thousand members in good standing. The largest number of assessments called during any one year was eleven. The Modern Woodmen of America now pays to its beneficiaries an average of $100,000 per month. The grandest system of mutual fraternal insurance ever yet devised. Its salient features are a limited and selected territory, selected risks, a central jurisdiction, with a minimum running expense, graded assessments, and no dividends to stockholders.

The following is a statement of claims allowed from organization to August 31st, 1894:

Year.	*No. of Assessments.*	*No. Claims Allowed.*	*Amount.*	*Membership.*
1884	3	2	$ 4,000	2,000
1885	7	6	14,000	4,569
1886	7	21	42,000	8,050
1887	8	40	86,000	15,280
1888	9	85	172,000	24,980
1889	8	100	204,000	39,540
1890	11	218	464,000	42,762
1891	11	241	476,000	56,203
1892	11	341	695,000	72,644
1893	11	451	955,000	88,223
1894	8	347	731,000	108,895
Totals		$1,852	$3,843,000	

The growth of the Modern Woodmen of America has been greater than any other fraternal benefit society in

the United States, territory considered, and the cost to its members has been lower than any other. The membership by states August 31st, 1894, in absolute good standing, was as follows :

Illinois	43,559	North Dakota	895
Kansas	13,848	Missouri	2,193
Nebraska	14,149		
Iowa	11,401	Total Aug. 31st, 1894	108,895
Wisconsin	12,258	Membership Dec. 31, 1893	88,223
Minnesota	5,314		
Michigan	3,711	Net increase Jan. 1st, 1894, to Aug. 31st, 1894	20,672
South Dakota	1,567		

Certificates issued January 1st, 1894, to August 31st, 1894, 26,667.

The average cost of management per year for each policy-holder of twenty-five leading old-line life insurance companies for the year 1892 was $29.34.

The average cost of management per year for each member of the thirty-two fraternal insurance societies belonging to the National Fraternal Congress for the year 1892 was $1.20.

The cost per member of management of the Modern Woodmen of America for the year 1892 was 75 cents; and for the year 1893 it was 70½ cents. This is the cheapest of any insurance society in the world.

The average death rate in said twenty-five leading life insurance companies for 1892 was between sixteen and seventeen to each one thousand members. In the thirty-two fraternal orders above mentioned it was 10.695, indicating an average age of about forty-one years. In the Modern Woodmen of America it was only 5.31 for 1892, and 5.34 for 1893. The average age for 1892 was 37.55, and for 1893 was 37.53.

The average cost to carry $1,000 in the thirty-two fraternal societies for 1892 was $12.03. The average cost in the Modern Woodmen of America for the years 1890, 1891, 1892, and 1893 has only been $4.95 per $1,000 for each year.

HEAD OFFICERS AND DELEGATES HEAD CAMP,
November, 1892, Omaha, Nebraska.

No other society in the United States can show so cheap insurance for these four years.

It provides for the payment of $500, $1,000, $2,000, or $3,000 at death to the families of deceased members; also, care and attention in sickness. Assessments for the purpose of paying benefits are graduated according to the age of the person at joining, the grading being in proportion to the average expectancy of life by the standard American tables. The rate does not increase, but remains the same as at the beginning, special inducement being thus offered to young and middle-aged men.

The ordinary expenses of the Local and Head Camps are paid by semi-annual dues in addition to the assessments, the amount of which dues is regulated by the Local Camps.

The Modern Woodmen has paid every beneficiary, and has relieved its distressed members and their families faithfully. Every law of the state and nation has been complied with, and it to-day stands in the front rank of respected and honored fraternities. Its membership is composed of the leading men of every community.

No person will be admitted to beneficial membership in this order until he has been examined by a physician in regular practice and found to be a good risk, and all applications must be passed upon by the Head Physician. Persons seeking membership must be of exemplary character, of sound physical health, over eighteen and under forty-five years of age.

The following occupations are prohibited: Railway brakemen, railway engineers, railway firemen and switchmen, miners, employes in gunpowder factories, wholesalers and manufacturers of liquors, saloonkeepers, bartenders, balloonists, sailors on the lakes or seas, plow-grinders and brass workers, professional base ball players, professional firemen, and soldiers in the regular army.

The financial matters are guarded by an admirable system of checks and counter-checks, making fraud and deception impossible, and its bond of fraternal union admirable. The financial system is almost perfect. All moneys received by the Head Clerk are remitted to the Head Banker. These receipts of the Head Clerk are published monthly in the official paper, and receipts given by him must correspond in amount with his payments to the Head Banker. The Head Banker can pay out no money except upon an order signed by at least three members of the Board of Directors, the Head Consul, and the Head Clerk. All orders must be issued upon claims submitted to and approved by the Board of Directors. No one can draw a cent from the general fund except upon such an order.

Deputy Head Consuls, having written authority, are authorized to institute local Camps. The adoption fee is $5 and medical examination fees for each applicant. Charter for new Camp $100.

In each congressional district is a resident Deputy Head Consul, whose duty it is to organize new Camps. Apply to the deputy of your district, or C. W. Hawes, Head Clerk, for full information.

The following is a table of the assessment rates in force from and after January 1st, 1893 :

Age at Nearest Birthday.	$500.	$1,000.	$2,000.	$3,000.
From 18 to 28 years	$ .25	$ .40	$ 80	$1.20
From 29 to 33 years	.25	.45	.85	1.30
From 34 to 37 years	.25	.45	.90	1.35
From 38 to 39 years	.30	.50	.95	1.45
From 40 to 41 years	.30	.50	1.00	1.50
From 42 to 43 years	.30	.55	1.05	
From 44 to 45 years	.35	.55	1.10	

An applicant who is past forty-one cannot secure a certificate for more than $2,000.

The Modern Woodmen of America.

By J. G. JOHNSON, Director.

Among the many modern fraternal orders guaranteeing death benefits to their members, the Modern Woodmen of America is one of the strongest, numerically, financially, and fraternally. Its certificate is encumbered with no side issues, such as sick or disability benefits, but is a direct promise to pay one, two, or three thousand dollars at the member's death, while in good standing.

As at present organized this order is an Illinois corporation, acting under a charter granted by the State of Illinois, May 5th, 1884. As thus organized it loses none of the fraternal characteristics found in its most favored competitors, but has, in addition to these, all the advantages to be found in strict state supervision and control, insuring to its membership honesty and fidelity upon the part of its officers in the conduct of its business.

Prior to the date of incorporation straggling and spasmodic efforts to properly organize the order had been made ; but a year and a half of this work had only resulted in the recruiting of a membership of six hundred at the date of the incorporation above mentioned.

In the ten years since its incorporation the numerical growth of this order has been phenomenal. By steady, substantial, and continuous accretions it has advanced from a membership of six hundred in 1884 to one hundred and twenty thousand in 1894, and the most gratifying feature of this increase is found in the fact that years of public inspection and private investigation seem but to strengthen it in public esteem ; more new certificates (24,385) having been written in 1893 than in any year of its existence, and more in the first eight months of 1894 than in any previous year of its history.

Under its present charter the order's Head Office is located at Fulton, Illinois, and its business is restricted to the states of Illinois (north of the 38th parallel, and excepting Cook county), Minnesota, Iowa, Nebraska, Wisconsin (except the city of Milwaukee and suburbs), Michigan (except the city of Detroit and suburbs), Kansas, North Dakota, South Dakota, and Missouri (north of the 30th parallel, and excepting St. Louis county) ; thus giving it a territory in which to operate the healthiest on earth, and within that territory practically a village and country membership, with its sanitary and physical advantages, and consequent low death rate, which is unequivocally demonstrated by the low cost of the protection furnished its members by this order.

Its charter also divides its governing bodies into "Local Camps" and a "Head Camp," the former comprising the local organizations scattered at various points throughout the above named states, and the latter being the legislative and governing assemblage of the order, which meets every two years, and is composed of delegates representing the local Camps in the various states.

Local Camps adopt and govern the membership under the laws of the order and local Camp by-laws, collect and remit assessments, and participate, by an accredited delegate, in the general legislation of the order. There are at present two thousand six hundred local Camps organized.

The Head Camp elects the Head Officers of the order, enacts and amends the "Fundamental Laws," provides for the management of the business and revenue therefor during the interim, dictates the general policy of the order, and passes upon all business of a general nature coming before it. The next Head Camp will be the ninth in the order's history, and will be held at Madison, Wisconsin, beginning the first Tuesday in June (4th), 1895. Under our present law it will be made up as follows :

December 27th, 1894, delegates elected by all legally organized Camps (*i. e.* Camps having ten or more members) will meet at the capital of their respective states, and there organize a "State Convention." This convention, among other duties, will elect delegates and alternates to the Head Camp on the basis of one delegate at large, and in addition one delegate for every five hundred members within such state, or major fraction thereof; and also alternates for such delegates. These delegates need not necessarily be elected from those in attendance at this State Convention, but may be selected from the entire membership within the state. The delegates chosen at these state conventions will receive credentials from the Head Clerk, which will entitle them to membership in the Head Camp at Madison the following June. In case any delegate cannot attend, the Head Clerk will commission his alternate in his place. These accredited delegates (who will by that time number probably two hundred and thirty), with three selected Deputy Head Consuls, and the standing committees and Head Officers, numbering about twenty-five, will make about two hundred and sixty members of the Madison Head Camp, or about double the number in the last preceding one.

In the interim between the meetings of the Head Camp, the business of the order is under the supervision of the Head Consul, Head Clerk, Head Banker, Board of Directors, and Auditing Committee.

The Head Consul has general supervision of the business of the order, and special charge of the fraternal features and increase of membership. The Head Clerk has general charge of the accounting department, books, records, and supplies. The Head Banker has charge of the funds of the order. The Head Consul, Head Clerk, and Head Banker are located hundreds of miles apart, but the business is so systematized that each department is in constant touch with every other, and the financial

records, though kept in separate offices, have not in the past three years shown a discrepancy of a cent.

The Board of Directors meets each month at the office of the Head Clerk, at Fulton, Illinois, and transacts all the financial business of the order properly coming before it. It investigates and approves or rejects death claims, and orders all assessments necessary to pay them.

The Auditing Committee meets every six months at the office of the Head Clerk, compares the books and vouchers, and passes upon bills for special services, if any, of the Head Officers.

Thus it will be seen that the system above detailed illustrates a perfect system of representative government, each officer's accountability being direct to the Head Camp, and the Head Camp being composed of the direct representatives of the membership at large.

All of the transactions of the order are from month to month published in detail in the official organ of the order, *The Modern Woodman*, a copy of which reaches overy member.

A per capita tax of $1, yearly, is levied upon the membership for the expense of conducting the business of the order, and the system of business is so efficient and economical that the entire expense for 1893 has been about 70 cents per member. There are at present no unpaid bills, and this fund shows a surplus of over $100,000. But this large surplus will be greatly depleted within the next year in paying per diem and mileage of delegates to the coming state conventions and the Madison Head Camp, which two items it is estimated will call for an expenditure of not less than $50,000.

The searching medical examinations insisted upon by this order, together with its selected territory, prohibited occupations, and graded assessments, have combined to make the cost of indemnity the lowest in the history of fraternal societies, age and membership considered. The

assessments called have never exceeded eleven in any year, and this rate has been maintained even during the last three years, wherein the ravages of la grippe have abnormally increased the cost of life insurance in every known organization.

Since its organization this order has paid the beneficiaries of its deceased members over $4,000,000, and during the year 1893 $906,200 ; no allowed claims are hung up or delayed, and the stated contributions of the membership to the Mortuary Fund more than meet all demands upon it.

Fraternal life indemnity is no longer an experiment. Building and loan associations were at one time sneered at by financiers, but to-day they hold more of the people's savings than the savings banks. So fraternal societies, though at one time derided by those engaged in the business of insurance, to-day carry certificates of indemnity upon more lives than any other form or plan of life insurance, and it should be borne in mind that in the recent financial panic neither the building and loan associations nor the fraternal societies were heard asking for receivers to protect them from those holding valid claims against them, but amid the crash of vast financial institutions whose chief claims to confidence were their "capital and surplus," these associations of and for the common people, relying only upon the plighted faith of their membership, promptly paid every claim upon presentation.

Of all these societies now doing business, we know of none which in scope, purpose, or successful management in all its departments excels or equals the Modern Woodmen of America.

Beneficiaries.

By A. R. TALBOT, Director.

In the study of the principles that are fundamental in the Modern Woodmen of America, and the methods and rules adopted by it in carrying out the objects of its creation and in the development of the great scheme of protection which it provides, there are many factors which challenge our attention. The experience of the past few years has taught us that much confusion exists in the minds of members, and much embarrassment is experienced by the members of the order because of the many different classes of beneficiaries that may be designated under the laws and rules of our order. If by what shall be said in the following lines we shall be able in a manner to aid and assist the members in properly designating beneficiaries in their certificates in the future, and help to discover the correct line of payment of benefits to beneficiaries heretofore named under former rules and laws, there shall have been accomplished all that is expected in this brief statement.

And first, let it be said that in a mutual fraternal benefit society such as the Modern Woodmen of America the beneficiary designated in the contract of indemnity or the certificate differs from the beneficiary named in an ordinary policy of insurance, in this, that in the latter the beneficiary obtains a vested right or interest in the policy, while in the former the beneficiary has no vested right in the contract of indemnity. This is made so by the very nature of the organization itself. The object of the institution, as clearly stated in our Fundamental Laws, is "to promote true neighborly regard and fraternal love; to bestow substantial benefits upon widows, children, heirs, and relatives of deceased members, etc.;" and in the management of the order there is given to the

HEAD CAMP, NOVEMBER, 1892, OMAHA, NEBRASKA.

member the privilege of appointing or designating that member or part of his family, or those dependent upon him, as he may choose, within the lines named and directed in the organic law and rules of the order.

The Modern Woodmen of America was originally organized under a statute of the State of Illinois which permitted the organization of such institutions, and which, taken together with the decisions of the supreme court of Illinois, permitted the member to designate, practically, any one he chose as such beneficiary. During the session of the legislature of the State of Illinois in the winter of 1892 and 1893 there was a new law passed by the legislature affecting such institutions as the Modern Woodmen of America, which law went into force on June 22d, 1893. This law is what is known as a law for the organization and management of fraternal beneficiary societies, and known as the Fraternal Beneficiary Society Act of that session of the legislature.

In this new law, among other things, it is provided that "payment of death benefits shall only be made to the families, heirs, blood relations, affianced husband or affianced wife of, or to persons dependent upon the member; and such benefits shall not be willed, assigned, or otherwise transferred to any other person."

Another section of this law provides a method whereby institutions of our kind might continue to do business and be considered duly organized without further re-organization, provided that certain application for such permission be made with the Commissioner of Insurance at Springfield, Illinois, and other preliminary steps provided in said act be complied with. In due course of time the management of the Modern Woodmen of America made such application, as in said law required, to the Insurance Commissioner of Illinois; and the Modern Woodmen of America was thereupon permitted to do business under said new law, and required by it to confine its

business to the issuance of such certificates as should have designated therein the beneficiaries outlined in said law. It will be observed, however, that all of the certificates written prior to the passage of the new law above referred to would be valid, and the designation of the beneficiary, and the changes in the beneficiary made by the member, either by will or otherwise, prior to the taking effect of said new law, on June 22d, 1893, would be held good; but that after the taking effect of said new law and the acceptance of its provisions by the Modern Woodmen of America, as above stated, the beneficiaries designated would then have to be confined to the line embodied in the law, which is the basis upon which all certificates are issued.

The new law does not affect certificates written before it went into effect. In designating the beneficiary, therefore, the member will be careful to observe that he should designate only those who are mentioned and included in the statute, to-wit: *Members of his family*, or the *family itself, heirs, blood relations, affianced husband* or *affianced wife of*, or some person or persons *dependent upon the member;* and it should be distinctly borne in mind that after the beneficiary has been thus designated, that the law forbids that such benefits shall be *willed*, assigned, or in any way transferred to any other person or beneficiary. This, however, does not affect the mode of transferring and assigning or changing the beneficiary designated by any member heretofore made prior to June 22d, 1893.

In discussing this subject in detail it will be our aim to present some suggestions as to the status of the *wife* of the member in the various states of our jurisdiction where the member designates his legal heirs as the beneficiary. But before passing to that we observe that the designation or appointment of the beneficiary in all cases can be changed at any time during the life time of the member, and another and different beneficiary substituted in place

of the former one in accordance with the rules and regulations of the order. On the back of each certificate the member will find a blank form, upon which at any time he may change the beneficiary ; and by surrendering the certificate and transmitting it to the Head Clerk he will have issued to him, upon the payment of the usual fee, a new certificate designating the beneficiary as desired by the member.

In this connection it may be well to state that it is not necessary that the certificate should be delivered to the beneficiary. The contract for the protection to the beneficiary lies between the order and the member himself, and its terms are binding upon the order, if all other conditions are complied with, whether the certificate has ever been in the possession of the beneficiary designated or not.

Coming now to the different beneficiaries that may be designated as provided by the statute, it becomes important to know who are included in these distinct terms, "families," "heirs," "blood relations," "affianced husband," or "affianced wife," or "persons dependent upon the member."

Families.— There are few happier words connected with the history of human society than "home" and "family ;" and the common acceptation of the word "family" is such as to include the father, mother, and children of the home, the protection for which our order has become famous. It seems that the best law writers, in defining the word "family" in its use here made, consider it to mean the father, mother, and children, although some authorities have held that the broad meaning of the word "family" would include servants and all those who live together under one roof and under the common support of one head ; but in those cases, as one author clearly expresses it, "there is absent that peculiar feature, which can be better understood than described,

which distinguishes the family even from those who may dwell within the limits of the curtailage." It has been held, however, by good authority, in considering who are included in the family of any person, that the indigent mother and sisters who live with the man and are supported by him are members of his family; and a widowed daughter and her minor children residing with a father who was a widower were held to be members of his family. A dependent mother and dependent minor brothers and sisters residing with an unmarried man have been held to be members of his family. A minor brother and sister residing with an unmarried man have been held to be members of his family. Children of the wife by a former husband have been held to be members of the husband's family, and so with adopted children.

The supreme court of Michigan in the case of *Carmichael* vs. *The Northwestern Mutual Benefit Association*, 51 Michigan, 494, considering the word "family," says: "It is an expression of great flexibility. It is applied in many ways. It may mean the husband and wife having no children and living alone together, or it may mean children, or wife and children, or blood relations, or any group constituting a distinct domestic or social body."

It seems apparent that in designating a beneficiary it should always be sought, if possible, to ascertain the intention of the member in making the appointment or designating the beneficiary, and to carry out that intention, for the designation of the beneficiary is largely in the nature of a will on the part of the member making the designation. The designation "family" must ordinarily mean wife and children.

Heirs.— As to who is meant by the designation of "my legal heirs," or "my heirs," as beneficiary, gives rise to some perplexing and complicated questions that can only be settled and proper distribution of the benefits made at the member's death by referring to the statute law of de-

scent or distribution of property of the state in which the contract of indemnity is made; and as this involves the laws of distribution of the various states of our jurisdiction, it seems proper that a brief statement of the rule in each of the ten states should be made. All the more does this seem apparent when it is important that we learn, if possible, the status of the *wife* and her interest in the benefit when the designated beneficiary is "heirs." In this connection it may be well to add that the interpretation and the enforcement of the contract of indemnity known as the certificates issued by our order must be made according to the laws of the state in which said certificates or contracts of indemnity are delivered to the member. The question, who is an heir? within the meaning of the term used here is frequently asked. Mr. Blackstone, the celebrated law writer (2d Black. Com., page 201) defines an "heir" to be "he upon whom the law casts the estate immediately on the death of the ancestor." Taking this definition as a basis, and applying the statutes of the various states of our jurisdiction relative to distribution of personal property, respectively, we are enabled to determine what interest the survivors of deceased neighbors have in the benefits where the indemnity named in the certificate is made payable to "heirs" as beneficiary. Very frequently the member designates his "heirs" as the beneficiary, believing he is providing protection for his wife and children in equitable proportion; but in some of the states of our jurisdiction the word "heir" would exclude the wife from participating in or receiving any of the benefits under such a designation; and inasmuch as it is believed that the great mass of Woodmen desire to protect the wife as well as the children of the family, it is important that we know, if possible, the meaning and effect of the word "heirs" as used.

ILLINOIS.—In Illinois under the law of distribution of personal property the designation "legal heirs," where the deceased member leaves a widow and a child or children, it would exclude the widow from participating in the benefits. The supreme court of that state has decided in the case of *Gauch* vs. *St. Louis Mutual Life Insurance Co.*, 88 Ill., page 251, that where insurance on the life of deceased is payable to his "legal heirs," in such case the widow is not a legal heir. However, should deceased leave no children, but his wife only surviving him, then such widow would take the benefits under the designation "legal heirs."

IOWA.—The same rule prevails in Iowa as that just stated in Illinois. Where a deceased leaves a widow and child or children the widow is not an heir where the designated beneficiary is "legal heirs," but the benefit in such cases goes entirely to the surviving child or children. The supreme court of Iowa, in *Phillips* vs. *Carpenter et al.*, 79 Iowa, page 600, has clearly expressed the rule as follows: "Where a deceased left a widow and one child, and also a life insurance policy payable to his legal heirs: *Held*, that the widow was not included in the term 'legal heirs,' and that the whole amount of the policy was payable to the guardian of the children."

The statutes of Iowa provide that "if the intestate leaves no issue, one-half of his estate shall go to his parents and the other half to his wife," and under this statute and the decisions of the Iowa supreme court, the widow being the sole survivor, would take half of the estate, one-third being by virtue of her dower interest and one-sixth of the estate as heir-at-law.

See Smith vs. *Zuckmeyer, 53 Iowa, 14.*

Carpenter vs. *Phillips, 79 Iowa, page 692.*

KANSAS.—In Kansas the statute provides that "if the intestate leaves no issue, the whole of his estate shall go to his wife," and if he leaves no wife or issue, the whole

of his estate shall go to his parents. In *Dodge* vs. *Beeler*, 12 Kansas, 524, the court says: "Under our statute, upon an intestate's death one-half his property descends to his wife and the other half to his children." See also —

Schermerhorn vs. *Mahafie, 34 Kan., 108.*

Comstock vs. *Adams, 23 Kan., 513.*

In this state the rights of the husband and the wife are alike as to inheritance.

MICHIGAN.— In Michigan, after the debts are paid, one-third of the personal property goes to the widow of the deceased, and the remaining two-thirds to his children, except that if there be but one child, to the widow one-half of the residue and to such child the other half. If the deceased leaves a widow and no children or the issue of a deceased child surviving him, then such residue, if it shall not exceed the sum of $1,000, shall go to such widow, and if it exceeds the sum of $1,000 such excess shall be distributed one-half to such widow and the other half to the father of the deceased, if living; if not, such other half shall be distributed equally to the mother and the brothers and sisters and the issue of any deceased brother and sister in equal proportions, share and share alike; and if there shall be neither father nor mother, brother nor sister, nor issue of such brother or sister surviving, then such residue shall go to the widow.

See Hascal vs. *Cox, 49 Mich., 435.*

MINNESOTA.— In Minnesota, after paying the debts, the personal property would be distributed as follows: To the wife one-third, and the remainder to the child or children equally, if any there be. If no children, then the entire residue would go to the widow.

MISSOURI.— In Missouri the wife would not take if the deceased left a wife and child or children. If, however, there were no children or descendants of children, no father nor mother, no brother nor sister, nor their descendants, the wife would then take the residue of personal

property after paying the debts. In Missouri personal property does not descend directly to the heirs, but passes to the administrators for payment of debts and other claims under the administration law.

See 19 Missouri, 405.

NEBRASKA.— In Nebraska, in distributing the personal estate after payment of debts, the residue of property would be distributed equally between the wife and child, the wife taking the same share of the residue as a child of the intestate would be entitled to. If the intestate leaves a wife and no kindred, his estate shall go to such widow absolute.

NORTH DAKOTA — SOUTH DAKOTA.— In North Dakota and South Dakota the law is identical. In these two states, if the intestate leaves a widow and child, the personal property, after the payment of debts, will be divided equally between the widow and children. If the deceased left a wife and more than one child, one-third of the personal property would pass to the wife and the remainder to his children in equal shares. If no children were left surviving, the property would pass to the widow.

WISCONSIN.— In Wisconsin, after the payment of debts, the widow would receive an equal share with the children where the deceased leaves wife and child or children; in the distribution of the property she stands in the same relation as a child.

Thus it will be seen that in designating "heirs" as the beneficiary, the different states of our jurisdiction put a different interpretation on the term used touching the interest the wife takes in the indemnity or benefit provided, and if the member would be sure to protect the wife he should clearly express it by designating the interest he desires her to have in the benefit. The general current of authority is to the effect that when applied to the succession of personal property the word "heirs" means next of kin, and the widow is excluded. For full information

HEAD CLERK'S OFFICE, AT FULTON.

Head Clerk's Room to the left. MAJ. HAWES (standing). Clerks writing Certificates. Stenographer. Assistant Head Clerk. Suspension Clerk. Book-keeper. Record Clerk.

HEAD CLERK'S OFFICE, AT FULTON.

View from the front, showing principally the Auditing Department. Entrance to Vault Annex is shown at extreme end. The boxes (one for each Camp) in cases along the wall are used for filing Pass Reports. The Supply Department occupies a room entered through door at right.

as to what members of the family or relatives, aside from widow or children, would take in each particular case under term "heirs," reference must be had to the statutes of the respective states of our jurisdiction.

Blood Relations—Affianced Wife.—We scarcely need stop to suggest an explanation of who are included in either of these sub-divisions. "Blood relations" is a term denoting kindred or relation, which all understand, and any designation of a person who is thus related to the member would be a good designation.

The term "affianced wife" needs no explanation to a member who finds himself in the condition in which he seeks to have such a certificate written. We must, however, suggest that there can be no vested right in the certificate to the affianced wife such as will preclude the member from changing the beneficiary and designating some other beneficiary in lieu thereof.

We come now to the last description of persons named in the statute who are permitted to be named as beneficiaries.

Persons Dependent Upon the Member.—There are various tests which have been suggested by those who have given this subject much thought and study as to how to clearly define the term "persons dependent upon the member." It has been suggested that it should include those only whose support the law makes incumbent upon the member. But this is found to be not a just and a uniform rule, consequently others have suggested those whom the member is morally and in duty bound to support; but courts have uniformly been very liberal in construing this expression, and have upheld the designation if there was any possible way of so doing; so it has been held that an indigent mother and sister who lived with a man and are supported by him as members of his family, and a widowed daughter and her minor child residing with a father who was a widower were held to be

dependent upon him. Children of a wife by a former husband residing with the family have been so held.

Webster defines the word "dependent" to mean "one who depends; one who is sustained by another, or who relies upon another for support or favor;" but it has been determined by courts that servants are not to be classed among "dependents" as those who are supported by the master. In *Ballou* vs. *Guile*, 50 Wis., 614, the supreme court of that state defined "dependent" as follows: "We think the true meaning of the word 'dependent' in this connection means some person or persons dependent for support in some way upon the deceased." This definition seems to have been approved by many other courts in considering similar language to that under consideration.

In Missouri the question arose under a statute authorizing certain benevolent corporations to provide by assessment on their members certain benefits for the relief and aid of the families, widows, orphans, and other dependents of the deceased members. In defining these terms the court said: "The words 'other dependents' are inserted to include persons who not being either members of the family of the deceased nor his widow or orphans, are yet dependent upon him in some manner." Any other construction would require the court in each case to enter into an investigation of the fact how far the widow, or orphan, or any member of the family, was self-supporting, which, if followed out, instead of furthering the objects of these associations would soon produce their complete destruction. This is in accord with the construction placed upon the statute of Michigan in *Lodge* vs. *Narin*, 60 Mich., 44, where it is held that the laws of Missouri expressly forbid corporations of this sort from paying benefits to any but the member's family or dependents. The intent of the provision is clearly to shut out all persons who are not actual relatives, or sustaining

any place of relatives in some prominent way or in some actual dependence upon the member.

After all, it may be said that in determining who are included in the word "dependents," no direct or uniform rule can be laid down, as it is always a question of fact.

Thus it can be easily seen that the easiest, simplest, and safest designation to make to carry out the intentions of the member is for the member, in designating the beneficiary, to clearly and fully express the intention, as "wife," "wife and child," or particularize by name the different members of the family. To illustrate, courts have held that an adopted child was entitled to benefits under the designation of "children;" that "orphan children" held not to include adult children. "Wife and their child" (*i. e.* of wife and insured), child by former wife held, under circumstances, included, but "their children," held to include only children common to them. Designating "wife and children" entitles them to share equally. Wife divorced (for her own fault) has been held not entitled as "heir" or member of the family to receive benefits, but a wife divorced from bed and board has been held entitled to receive as widow.

In *Riley* vs. *Riley*, 75 Wisconsin, 464, it has been held that the second wife was entitled to benefit as against the representatives of the member's first wife, who had been designated in the certificate as the beneficiary, though such designation had not been changed.

Where the designation is "wife and children," a child born after the death of the member will be entitled to receive an equal share with the other children, such designation including an unborn child.

In closing these suggestions, it might not be out of place to urge upon the members, and those soliciting members and filling out applications, that much annoyance, inconvenience, and trouble will be saved by the exercise of care in such work, ever striving to make clear

and plain the intention of the member in the matter of the designation of the beneficiary, to name only those who are included in the terms and expressions used in the statute, and in instructions from the Head Office.

Eligibility for Membership.

By J. W. WHITE, Director.

Orders like ours constantly keep in view the necessity of securing a good class of risks, the limit of moral and physical hazard which the society is willing to assume being carefully determined and set forth.

In 1883 the condition of membership was defined in the By-Laws as follows:

"Persons to be members must be over seventeen and under sixty-five years of age, of sound bodily health and mind, of exemplary habits, good moral character, and competent to gain a reputable livelihood."

Subsequent changes were made from time to time by the various Head Camps, the line of demarcation between desirable and objectionable risks being more closely and clearly drawn, and at the Omaha meeting in 1892 the By-Laws were so changed as to read as follows:

"Section A. Persons to become members must be white males, over eighteen and under forty-five years of age, of sound bodily health and mind, of exemplary habits, good moral character, and engaged in an honorable and lawful business or vocation. Persons engaged in the following kinds of business or employment shall not be admitted as members of this fraternity: Railway brakeman, railway engineer, fireman, and switchman, miner, employe in gunpowder factory, wholesaler or manufacturer of liquors, saloon keeper, saloon bar-tender,

balloonist, sailor on the lakes or seas, plow-grinder and brass-worker, professional baseball player, and professional fireman, or soldier in the regular army."

A duty is imposed on the local Camp officers and the membership at large to exclude applicants who seek membership that do not meet the strict requirements of the By-Laws, both as to moral and physical qualifications; and not only is this duty imposed in selecting material for increasing the membership of the order, but the same moral and legal obligation is required in disciplining and expelling members who so far neglect their obligations as to violate the express rules of the order, or who by reason of their own vicious habits are no longer desirable members, or have entered into and become engaged in a prohibited occupation, thereby increasing the hazard which the society is not legally bound and should not be expected to carry in its increased form.

A difficult question which frequently arises, and one which in some cases is not without perplexing complications, is the one relating to the application of the amended prohibited list to old members; whether the new list of prohibited occupations in the provisions of the By-Laws above quoted applies to members who become such prior to the change in the By-Law? If a man became a member in 1891, while engaged in the occupation of farming, and in 1894 enlisted in the regular army, would his certificate be invalidated because of his change in occupation — the new occupation to which he changes not being in the prohibited class in 1891, when he became a member, but having been embraced therein in 1892, before he engages therein?

A general rule, applicable to all cases, cannot be laid down, but the principle is well established that members of fraternal societies who contract to be bound by the by-laws of the society which may be subsequently adopted is controlled by any change that may be made therein,

and the changed provisions apply to such the same as though the membership dated subsequent to the change. All certificates issued by the Modern Woodmen of America provide that the member shall comply with and be subject to all By-Laws in force at the time of the adoption of the member, or which may thereafter be adopted ; showing the clear intent of the parties to the contract to make the changed provisions of the laws a part of the contract with the member, although he became such prior to the adoption thereof.

Experience has shown that a class of applicants for admission to our order feel the necessity of securing indemnity because of a premonition of death ; some incipient evidence of a fatal disease has sounded its warning, and the delayed provision for death's rapid approach is sought to be made at the expense of the order.

Applications for membership are always made as an initiatory step in making provision in view of death, on the happening of which the liability of the order ensues, and the society, as a protection for itself and to preserve its existence, seeks for any evidence which may disclose an early precipitation of liability. A careful examination of the applicant by the local physician, and a review of the application by the Head Physician, is made for the purpose of discovering the eligibility of the applicant, and detecting any reason, if such exists, why the person is not physically qualified to become a member of the fraternity. In order that the physician may determine that the applicant is a fit subject for membership, it is necessary that all questions propounded in the printed application should be truthfully answered. A failure on the part of the applicant to so answer does, and should, avoid the liability sought to be established, as such untruthful statement is a fraud perpetrated on the order.

The existence of moral and social hazards are recognized, and placed on the prohibited list with those of a

physical character. A person who is a "wholesaler or manufacturer of liquors," regardless of the fact that in his habits he may be temperate, and thereby not increase the physical hazard, is placed in the prohibited list, and includes one only of the many classes that are embraced in the broader terms "of exemplary habits, good moral character, and engaged in an honorable and lawful business or vocation."

The moral stability and perpetuity of this order, its social standing, the esteem in which it is held by the community at large, depends on the individuality of the membership. That high standard of membership which begets confidence and respect should prevail. That respect of the community which invites accessions, makes membership desirable, and adds to the dignity of citizenship by reason thereof, is sought. While financial ends are attained by membership, that is not the sole desideratum. The rapid growth attained by this order, unparalleled in the former history of fraternal societies, addresses itself to the attention of those seeking indemnity, and a watchful, paternal care of all neighbors is necessary in order to elevate the standard of membership.

Our Obligation.

By C. T. HEYDECKER, Director.

This term, as used by fraternal associations furnishing pecuniary benefits to the widow, orphans, and dependent relatives of members departing this life while in good standing, should be considered by the member in many different ways; it may be said that in its general and most extensive sense, obligation is synonymous with duty; more technically, and as applied by us, it is a tie which binds us to pay or to do something agreeable to the state

law under which we are organized, and the by-laws of the association in which the obligation is made; and it also gives a right to another to require us to give him that which was agreed upon.

It has been thought well in this connection to outline our obligation and duty. As a member of the association, or society, we are met at the very threshold of the society with the question, who should be recommended for membership? This should not be decided upon the question of his social qualities alone, although it is your duty to see that every person proposed for membership is of good repute, regular habits, and physically such as you would be willing to place your life in the balance with, believing that his will be the one which will endure the longest, because upon the vitality of the new members depends the perpetuity of the society. Then he should be of such a moral and social standing as to merit the confidence and respect of his friends and acquaintances, who are not members, as the society must reflect its social and moral superiority to the outside world by the character of its members. You should not allow any person to obtain a membership by means of misrepresentations, false, fraudulent, or untrue statements, or in violation of any of the laws of the association, nor to retain such membership when so obtained, but should at once put in motion the rules of discipline of the association to either effect his reformation or expulsion from the society, thereby strictly complying with the laws, rules, and usages, holding allegiance and loyalty to and obeying the orders emanating from those in authority for the time being, so long as they do not conflict with our civil or religious liberty. The most important obligation to the association or society is that each member should familiarize himself with all the laws for its government, then live up to them, and insist that each and every member of his society strictly does the same.

The obligation of officers of the local society is patience and courtesy in the performance of their duty. A large percentage of the members who drop out of the society do so for some real or imagined offense from an officer. The officer should be patient, courteous, and painstaking with the member, remembering that a member retained is equal to a new member obtained; they should see that collections are promptly made from the members, so that all certificates may be kept in force; in this capacity they act as the agent of the association or society. Such officer has no right to in any manner violate or abrogate the law by making collections contrary to the law — that is, after the same should have been paid, or when the health of the member has been impaired, except as provided by the laws. Each officer should learn his duty, and then promptly and strictly perform it; he should, on the day the law provides, make his report and remit at once to balance the same, so that the order can keep its obligation to the beneficiaries of deceased neighbors by prompt payment of the benefits. Much time and expense would be saved the order if this could be done, and claims would be paid more promptly. What excuse can an officer give for not remitting on the day the law requires, other than a neglect of OBLIGATION or DUTY? A strict observance of this would enable the order to discharge its obligation to the widow, orphan, and dependent beneficiary by prompt payment of the benefit. When we have thus kept our obligation, and performed our duty as members and officers by obeying the laws, rules, regulations, and requirements of the order, faithfully and conscientiously held its interests sacred, and done all in our power to promote its usefulness, not inconsistent with our duty to God and our families, then will we come to the performance of those obligations and duties which answer the question, "Who is my neighbor?" It is he who watches over us and gives us timely warning

to avert danger; he who will assist in banishing visions of future woe; who, with others, has placed a sacred fund in the association which will carry benefits to our widows, orphans, and dependent beneficiaries, whose hearts will throb in sympathy with our loved ones, and will be living guardians for those we leave in this world of woe, helping to lift them upward and onward in life's struggles, knowing that the obligation taken by the members will be faithfully performed, and that we have fought a good fight and have finished our course — we have kept our obligation.

Suggestions to Local Clerks.

By C. W. HAWES, Head Clerk.

No one should accept official position unless qualified for the discharge of the duties and responsibilities thereof.

This truism applies with especial force to the local Camp Clerk, for upon his efficiency as an officer, fidelity to his trust, and zeal in the affairs of Woodcraft depends to the fullest extent the interests of the Camp and that of the individual neighbors as members thereof. An election to the position is an endorsement by the neighbors of the ability and the integrity of the one selected, for into his keeping they must necessarily largely entrust their personal interests as Woodmen, as well as the general welfare of the Camp.

The position of Camp Clerk is not a sinecure, and none in the order are entitled to more credit or recognition for services rendered than the efficient incumbent of this office.

The question of his compensation is a matter for the consideration of the Camp, and should be adjusted in

proportion to the membership thereof, as an item of Camp expense contemplated by the provisions of Division K of the Fundamental Law.

The order's business, owing to its graded assessments and the different amounts expressed in its benefit certificates, together with the provisions governing suspensions and reinstatements, is not free from complication. It is not every neighbor, however qualified he may be in the management of his personal business, who is qualified for the satisfactory discharge of the duties of Camp Clerk; and just here a grave responsibility rests upon the neighbors of the Camp, which they cannot discharge in justice to themselves, the welfare of the Camp, and the general interests of the order except by selecting that one from their membership best qualified to act as their trusted agent in the discharge of the duties of this to them all important position.

Having accepted the office, the neighbor selected should at once familiarize himself with the provisions of the law sufficiently well to insure the efficient discharge of the duties incumbent upon him. As an aid in this direction, the following suggestions, based upon the provisions of the Fundamental Law — the guide for the Head as well as Camp officers, the organizer, and neighbors — are offered:

First. Eligibility for Membership. — Residence within the jurisdiction of the order, as defined in "Section A, Division A." A resident outside of that territory is not entitled to membership. The benefit certificate of a neighbor transferring his residence from within to without the jurisdiction is in no way invalidated or affected by such removal. Payment to his Clerk of assessments and dues within the limit of the time prescribed by the law will maintain his certificate in full force and effect.

Second. The applicant must be *over* eighteen and under forty-five years of age. One who has passed the age of forty-five years, if but for a single day, is ineligible.

Third. Must be a white male, of good moral character, and qualified to pass the physical examination before a reputable physician, to be approved by the Head Physician of the medical district of which he is a resident.

Fourth. Except in cities, he must live within the jurisdiction of the Camp to which application is made, or obtain from the Camp in whose jurisdiction he properly belongs permission to join another, the distance to be computed by the nearest travelled route.

The liability for the new Camp is *invariably* for the first assessment *levied* subsequent to the date of its charter. If a Camp is chartered on the first day of a month, it will be first liable for the assessment levied upon the first day of the following month, and under this rule if its charter did not issue until the thirtieth day its liability would be the same, *regardless of the completion of the organization by the Deputy.*

The liability for the newly adopted Neighbor into old Camps is for the first assessment levied subsequent to his adoption, which is determined by the report made by the Camp Clerk.

Under an increased benefit certificate the Neighbor's first liability is for the assessment *current* at the date borne by the new certificate.

At death the Neighbor is held liable for the assessment *current*, and which must be remitted with the Pass Report bearing same number as the assessment.

The "levy" of an assessment is made by the Board of Directors at its monthly meetings, and publication thereof in the *Modern Woodman* is notice to the Neighbor to pay to his Clerk, on or before the first day of the month following the date thereof, another rate or assessment.

The "call" is notice to the Clerk of Camp to forward, within *twenty days* from the date thereof, to the Head Clerk the proceeds in the Camp officers' custody collected under the previous assessment made.

An advance payment equal to his one rate of assessment is paid by the Neighbor at adoption to his Clerk, and which is converted into the benefit fund of the Camp, where it remains until the Neighbor's first liability under call, when it is remitted to the Head Clerk, thereby discharging his said liability, which was for the first assessment *levied* after his adoption.

Under the same date borne by the *call*, notice of assessment, being the Neighbor's second liability, is given in the *Woodman*, under which he is required to pay to his Clerk on or before the first day of the following month another rate, or in default thereof, under the *law, he stands suspended.*

Any Neighbor who has not paid to his Clerk an assessment *levied* upon the second day of a month on or before the close of business on the first day of the following month stands suspended. This is the operation of our Fundamental Law, which provides, further, that the benefit certificate of the Neighbor during such suspension shall be, and is, *absolutely null and void.*

The right to fully reinstate within sixty (60) days from date of suspension is guaranteed the Neighbor by simply paying to his Clerk all arrearages and the current assessment and general fund dues, *provided the Camp Clerk is satisfied he is in good health.* His reinstatement dates from the moment of payment, and no further action is required to be taken either by the local or head office, the Clerk noting such reinstatement, and remitting with his next following Pass Peport.

If suspended more than sixty (60) days, then the Neighbor, in addition to the payment of all arrearages, must furnish from his Camp or other reputable physician a certificate of present good health on blank "Application for Reinstatement" (Form 53), and he will be rerated at his acquired age, liability under the increased rate being for the first assessment *levied* after such reinstatement.

A Neighbor in suspension for more than one *full* year can only reinstate as provided in "Section G, Division J." He should apply on regular form No. 5, which must receive the approval of a Head Physician, who, upon approval, will return to the Camp Clerk, who will attach thereto the Neighbor's old certificate, or if lost a waiver therefor, and forward to the Head Clerk, accompanied by $2.00 (being per capita of $1.50 and certificate fee of 50 cents), remitted from the amount required to be paid by the Neighbor under the provisions of said section.

A Neighbor past forty-five years of age can reinstate within one year from the date of suspension; if in suspension for more than one year, he can not be reinstated.

The Pass Report is the medium through or by which the Head Office is informed of the standing of or any incident affecting the benefit certificate of each and every Neighbor in the order. An error by the Camp Clerk in formulating the same misleads the Head Clerk, and is certain to result in misunderstanding with the auditing department.

The first seven pages of the Pass Report are for use in noting thereon *by name*, under its proper heading, any and all changes affecting the standing or benefit certificate of the Neighbor during the month for which the same is rendered, and which is invariably for the month preceding the date borne by the call. Page eight is a summary of these changes, beginning with item one thereon, with the number of Neighbors in good standing on the first day of the month preceding the date of report. The footing, if the notations be correctly made, will show the number of Neighbors liable under the call, and, therefore, the data for the financial statement, page nine. Never fail to keep a copy thereof by copying the same into the Pass Report Book, supplied for that purpose.

The first liability of the newly adopted Neighbor is for the assessment *levied* on the first day of the month fol-

lowing his adoption, to meet which he must invariably pay one rate at adoption. On your *first* Pass Report after such adoption note the fact (giving name), item one, page two, thereof; add to the membership, item three, page eight, and then deduct as not liable, item fourteen, page nine.

On the next following Pass Report again add him to the membership statement *as liable*, item two, page eight, and remit his assessment, item one, page nine.

Full instructions are printed on each copy of the Pass Report for the guidance of the Clerk in formulating the same.

The per capita of our order is one dollar ($1.00) per year, payable semi-annually, strictly in advance, as provided in Division K of the Fundamental Law; fifty cents for each Neighbor to be remitted on call accompanied by semi-annual report, which will be mailed the Clerk under date of January 1st and July 1st each year, and which, included in the Camp general fund dues, is required to be paid by the Neighbor to his Clerk of Camp in December and June preceding said dates.

At adoption the applicant is required to pay the Camp general fund dues, *pro rata*, to the end of the term, but the Camp is not liable to the Head Camp for any per capita on account of said new Neighbor for said unexpired part of the term.

The Camp is liable for per capita for all Neighbors in suspension on the first day of a term, and for whom remittance is not then made, who subsequently reinstate, and the same should be remitted with the next following Pass Report, as provided on page nine thereof.

The rules governing the issue of and change in the benefit certificate are as follows:

First. A duplicate certificate cannot issue in any case until the original has been accounted for, either by its return to the Head Clerk's office, or by the Neighbor furnishing a "Waiver" therefor, if lost.

Second. All data on the application must be filled in, and every question thereon answered, with committee reports fully made, and certificate of election by the Camp Clerk duly signed, before certificates can issue.

Third. Enter on the first fold of the blank the Camp number and name of applicant in full.

Fourth. The application of any one who has passed his forty-fifth birthday cannot be entertained, and if past forty-one years of age for $2,000 only.

Fifth. To secure a change in the beneficiary, it is necessary that the Neighbor fill in the blank form on the back of his certificate, sign same, attested by the Camp Clerk, and forward to this office, with fee of fifty cents. A decrease in the amount of the certificate is secured in the same manner.

Sixth. To secure an increase, the applicant must comply fully with the provisions of Section "J," Division "I," Revised Law, using the application blank (Form 5).

Seventh. The fee for any and all changes in the certificate is fifty cents. See Section "C," Division "H."

Eighth. A Neighbor suspended more than one year must forward this office with his application for reinstatement (Form 5), after approval by the Head Physician, his old certificate, or waiver therefor, if lost, $1.50 general fund dues, and certificate fee of fifty cents. See Section "G," Division "J."

Ninth. A Neighbor suspended more than sixty days and less than one year must, in order to reinstate, furnish a certificate of good health.

Tenth. When adoptions have not been made within sixty days from the date of the certificates, Camp Clerks should return certificate to the Head Clerk's office, or require the applicant to furnish a certificate of "Present Good Health" if he appears for adoption.

Eleventh. A certificate should not be delivered to the applicant until he has, in the presence of the Clerk, signed certificate at the bottom thereof.

Twelfth. Adoptions should never be made until the certificate has been received and is ready for delivery.

Remittances should invariably be made to reach the Head Office within twenty (20) days from the date of call, as provided by the law, thereby avoiding the expense, labor, and annoyance attending the issue of second calls to the Camp officers.

Make all remittances payable to the Head Banker, and *never* to the Head Clerk, but mail same to the Head Clerk for audit. There is no exception to this rule, except for Head Physician's fees, which should be enclosed with the application direct to that official.

Non-resident Neighbors living at a distance from their Camp should invariably be receipted to for remittances made to their Camp Clerk. For this purpose printed postal card receipts will be, on order, furnished to Clerks at one cent each, no charge being made for the printing.

The next state conventions will convene at the capitals of the respective states on December 27th, 1894, and the Head Camp Modern Woodmen of America at Madison, Wisconsin, June 4th, 1895. For eligibility, compensation of delegates, and other particulars, see Division "Q," Fundamental Law, which fully explains.

In correspondence invariably give your Camp number and location when addressing the Head Office.

In all matters pertaining to the growth and extension of the order, the construction of the provisions of the Fundamental Law, jurisdictional questions, and eligibility of membership, as well as anything pertaining to the ritualistic or the secret work, to the discipline of the Camp or Neighbor, or the issue of the annual password, address W. A. Northcott, Head Consul, Greenville, Ill.

Mail to the Head Clerk all communications relative to the audit of accounts, the standing of the Neighbor or Camp, claims (benefit and general), and the certificate, supply, and statistical departments of the order.

Communications in regard to the mailing list, changes in address, etc., should be sent directly to "Modern Woodman Mailing Clerk, Fulton, Illinois," for which purpose envelopes may be procured through the supply department, at the same cost as for other envelopes.

The Fundamental Law provides that the mailing of a copy of the *Modern Woodman*, the official paper of the order, containing a notice of each assessment levied by the Board of Directors, to the last known address of a Neighbor shall be conclusive evidence of service of notice of such assessment; it further provides and makes it the duty of the Neighbor to furnish the Head Clerk with his proper postoffice address, either direct or through his Camp Clerk.

The mailing list is prepared by a competent printer at the Head Office, over thirteen thousand pounds of type being in use for this purpose. It is kept corrected up to date, all changes noted to the mailing clerk being promptly made thereon, the copy for the month being forwarded to the publisher of the *Woodman* only twenty-four hours in advance of the mailing of the edition. To assure the receipt of the paper (and to a copy of which each Neighbor is entitled), it is only necessary that the Head Clerk be kept informed as to any change in address.

The name and address of an applicant for membership in the order should be carefully given in his application, from which it is taken for the list. The name of the newly-adopted Neighbor is not given place on the list until the report of adoption is made by the Camp Clerk to the Head Office in the monthly Pass Report. The Clerk should therefore be certain to report an adoption on his next following report.

The Neighbor is entitled to a withdrawal card upon remitting his Clerk of Camp the amount due, both benefit and general, including the current assessment, with fifty cents for said card, provided he has not been suspended

more than sixty days (in which case a certificate of good health will be required), and is otherwise in good standing. Upon compliance with the foregoing instructions the Camp Clerk should at once issue such card to the applicant.

The Clerk should at all times have a set of Death Proof blanks in his possession, as frequently a month can be saved in the payment of a claim by the prompt forwarding of proofs to the Head Clerk.

Immediately upon the report of a death reaching the Camp Clerk, he should fill in and mail to the Head Clerk the blank "official notice of death," giving such information as same calls for. Instructions how to formulate proofs accompany each set of papers.

The Head Clerk will mail to the Clerk of Camp benefit orders in full payment of claims approved and allowed by the Board of Directors as soon after the adjournment of the Board as the condition of the benefit fund will admit. He will also mail with the orders full instructions how further to proceed in collecting from the Head Banker.

The annual password is issued from the office of the Head Consul *only*, and is mailed in cipher to the Clerk, who will deliver same to the Venerable Consul. However, before the word will be sent the Camp Clerk is required to furnish the Head Clerk with a list of the officers-elect for the year and remit per capita for the term, which done the Head Clerk certifies the fact to the Head Consul.

"Division Q" of the Fundamental Law provides that the local Camp shall give all accused Neighbors a fair trial, while "Division E" of the Camp By-Laws provides the form thereof. The accused, if found guilty, is guaranteed the right of appeal to the Board of Directors. In a majority of the cases where an order of expulsion is entered by the Camp, this is done. It is suggested there-

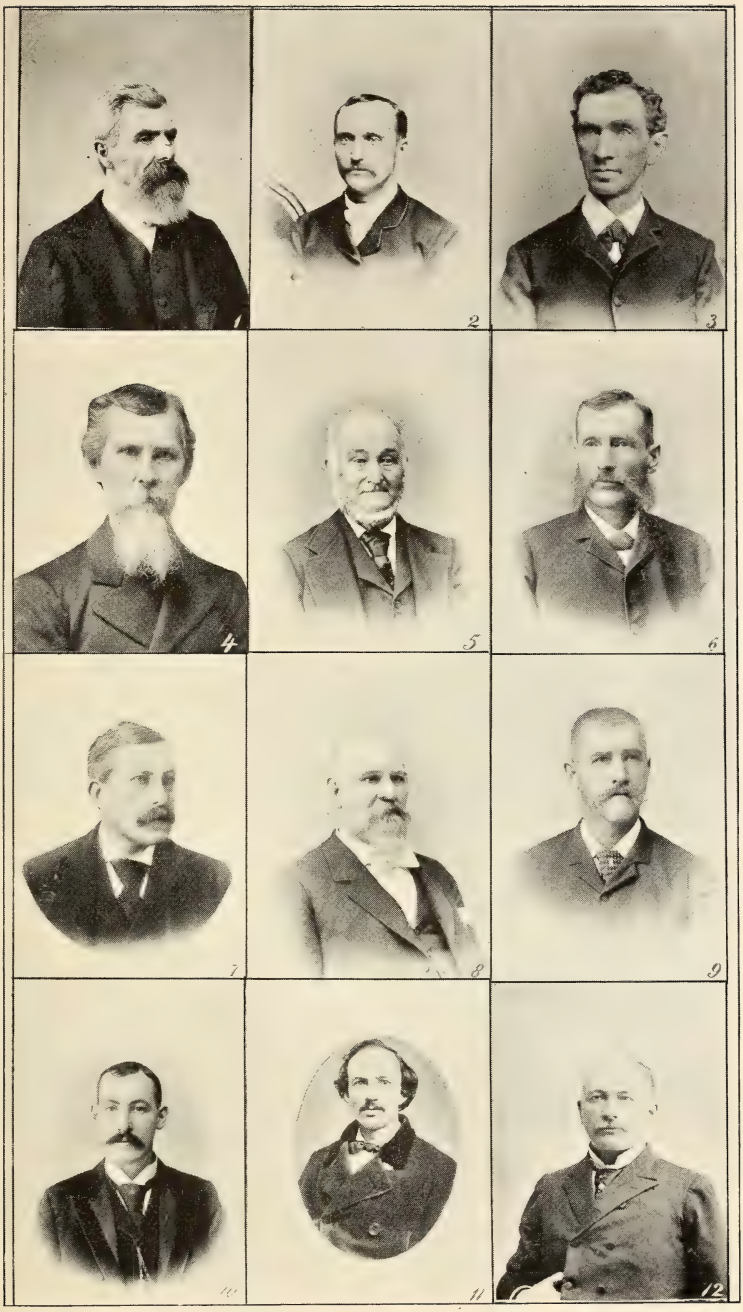
fore, that before a trial is begun the Camp Clerk should procure from the supply department a set of appeal blanks (price 25 cents), which are full and complete, and by the following of which the legality of the form of trial will be assured.

The power to grant dispensations is vested in the office of the Head Consul only. The Head Clerk is commanded by the Fundamental Law to enforce impartially the provisions thereof, and is not permitted to waive even the least thereof. Therefore do not petition or expect him to do that which your law says he shall not do.

Field Work and Deputies.

By W. A. NORTHCOTT, Head Consul.

Growth in membership of the Modern Woodmen of America must be continuous and strong, or the number of assessments, and consequently cost of insurance, will increase. One benefit assessment is about the same as the entire annual *per capita* to the general fund. From this it will be seen that it is of vital importance that the assessments be kept at the minimum. It is not only important, but necessary to the life of the order. If we once permit our assessments to grow too heavy our growth in membership will cease, and we pass from the zenith of our strength to the evening of our decline. In the past we have been able to keep the growth in membership going at a magnificent pace, and our assessments have not increased. This has been done without cost to the general fund, the field work paying for itself. No other fraternal insurance society in the United States can show so remarkable a record in running the field work without cost to the general fund. Most societies pay large salaries to



SOME OF THE MEMBERS OF PIONEER CAMP, NO. 1, M. W. A.

1. H. FRAZIER, Lyons, Iowa.
2. ALBERT HILTON, Lyons, Iowa. (Deceased.)
3. C. D. SCOTT, Aspen, Col.
4. WILLIAM FIELDS, Lyons, Iowa.
5. ELIAM LUKENS, Lyons, Iowa. (Deceased.)
6. J. K. P. BALCH, Lyons, Iowa.
7. JOSEPH C. ROOT, Omaha, Neb. (Founder of Woodcraft.)
8. L. G. BLAINE, Lyons, Iowa.
9. MARTIN AIKEY, Lyons, Iowa.
10. C. E. NEWCOMER, Laurel, Miss.
11. JOE MESSMER, Sisco, Florida.
12. DR. J. A. MCARTHUR, Winnipeg.

their organizers; one organization recently cutting down its representation in its supreme body that it might have more money with which to employ organizers to push the work in the field. Each day competition becomes more sharp, and extraordinary efforts are being put forward by the societies in our jurisdiction. The hard times recently prevalent made our growth for the last six months of 1893 only about one-third of what it was during the first six months of that year. The death rate was unusually large, and the outlook for an increase in assessments exceedingly gloomy. The Head Consul came to the conclusion, with the advice and consent of the Board of Directors, that the general fund could be put to no better use than in pushing the growth in our membership.

A system of appointing a State Deputy in each state in the jurisdiction has been adopted. The duty of the State Deputy is to select competent deputies in his state and fully instruct them and supervise their work. Until they have become very proficient in the work the State Deputy is present at the institution of new Camps organized by them. He gives them schools of instruction and they make a weekly report to him. All correspondence in regard to field work in his state is referred to the State Deputy. He attends all public gatherings possible, and assists in every way in his power to promote the welfare of Woodcraft in his state. He receives a compensation out of the general fund in proportion to the work done in his state. His earnings are dependent upon the success of his efforts in the field. He makes monthly reports to the Head Consul, and is under his general supervision.

It has been the aim and continued effort of the Head Consul to place men in the field who would have the respect and support of the Neighbors of the jurisdiction. It is a matter of pride to the order that to-day we have the best equipped corps of organizers of any society in

the United States. We know of no other society that publishes its list of organizers, or that retains so permanently the same organizers. We have deputies who have given many years to this work, and by experience have become proficient. The character and competency of the deputies is continually improving, and to-day they rank as valuable officers of the fraternity. Upon their efforts depend the continuous growth and prosperity of the order. They are in the front of the battle and bear its brunt, and their hands should be upheld by every loyal Neighbor who loves the order. In the heat and dust of the conflict they bear the banner of Woodcraft into new fields of conquest.

The duties and regulations of the District Deputies are fully set forth in the following instructions of the Head Consul. They are the "boys in the trenches" who do the fighting:

First. So far as practicable one Deputy Head Consul shall be appointed for each congressional district, as now apportioned. Deputies shall not act outside of their territory named in the commission, unless by permission of the Head Consul or State Deputy in writing.

Second. Applications for the position of deputy shall be made on blanks provided by the Head Consul and State Deputy, and shall be accompanied by a letter of recommendation from the Venerable Consul and Clerk of the applicant's local Camp, together with a bond with a sufficient security in the sum of $300, conditioned for the faithful performance of the duties of the office.

Third. After a deputy has received his commission, he should at once send $5 to C. W. Hawes, Head Clerk, Fulton, Illinois, for a set of deputy's supplies. He should then make a list of the towns in his district that have no Camps, and also a list of the Camps that need re-organizing and building up. After he has carefully mapped out his field of operations he is ready to go systematically to work.

Fourth. The deputy should make himself familiar with the ritual and the Fundamental Laws, and the practical workings of the Camp. He should read carefully all official reports, and the monthly official paper, so as to familiarize himself with the workings of the order.

Fifth. A new Camp can not be organized without at least ten applicants on a petition for charter, and a charter fee of not less than $100 must be collected by the deputy. In no case shall the adoption fee be less than $5 for each applicant, and must in each case be enough from each applicant so that the aggregate sum collected from the charter petitioners shall be $100. The Deputy shall make a statement to the Head Clerk when he sends him a petition for charter of how much is paid to the Deputy as an adoption fee by each applicant. All sums collected by the Deputy in excess of $100 shall remain in the local Camp treasury. The applicant shall in each case, in addition to the adoption fee, pay the fee required by the local physician and twenty-five cents as the Head Physician's fee.

Sixth. When a Deputy goes into a town to organize a new Camp, he should get acquainted first with the leading men of the town, and obtain as many of them on his petition for charter as possible. If the list is headed by prominent men, the rest of the work will be comparatively easy. After the Deputy has completed his petition for charter, and has as many as ten names on the same and has collected from the applicants the charter fee of $100, he should have the applicants examined by any reputable physician, and forward the applications with a fee of twenty-five cents each to the Head Physician of his territory. In his letter to the Head Physician accompanying these applications he should ask him to notify the Deputy at once as to who are accepted and who rejected, so that the Deputy may know who are eligible to office in the local Camp before the benefit certificates

have arrived. The Head Physician forwards the accepted applications to the Head Clerk, who thereupon issues a benefit certificate upon each; this requires some little time, and it is a satisfaction to the Deputy to hear at once from the Head Physician as to what applicants are accepted. As soon as the Deputy knows that he has at least ten accepted applicants, he will send the petition for charter, together with $10 charter fee, to the Head Clerk. The Head Clerk will then forward charter, supplies, and certificates to the Deputy, who is now ready to organize the Camp. A meeting night is appointed and the applicants notified; a ballot is taken upon all applicants at once, each applicant being permitted to vote; if three black balls are not cast they are all elected; if three black balls are cast in this general ballot, then separate ballots must be taken on each applicant. As soon as the balloting is over the Deputy gives all of the applicants the obligation, and instructs them in the secret and general work of the Camp. The officers are then elected and instructed in the use of the Ritual, how to open and close the Camp, etc. The Deputy should instruct the officers of the Camp as to their respective duties, being particular to instruct the local Clerk how to keep his books and conduct his correspondence with the Head Clerk. As soon as the Camp is organized the Deputy should send to the Head Clerk a roster of the local Camp officers.

Seventh. A Deputy Head Consul has no authority to work for an old Camp, unless requested to do so by the Camp, and is paid such compensation for his work as is agreed upon between him and the old Camp. This agreement should be clearly expressed in a resolution adopted by a majority vote of the Camp at a regular meeting. It is customary for the Camp to allow the Deputy the entire adoption fee of $5 for each new member he adds to the Camp. In working for the old Camp the Deputy should have each application signed by two Neighbors of

the Camp recommending the applicant, and the application must be referred to the usual committee and the usual proceedings had as in all cases of new application for membership in an old Camp.

Eighth. The Head Clerk has entire charge of the supply department, and the Deputies will be governed by the rules and regulations of his office. With the charter the Head Clerk furnishes certain supplies to the Camp, but these are not sufficient for the proper working of the Camp, and the Deputy should instruct the Camp to order and pay for from the funds in the Camp treasury the additional supplies that are necessary for the proper working of the Camp. The Deputy should have with him a catalogue of supplies and prices, which will be furnished by the Head Clerk.

Ninth. Wherever the Deputy finds a defunct Camp he should take up the charter, ritual, and all supplies, and forward them to the Head Clerk. If possible, he should endeavor to organize an entirely new Camp in the town, sending the charter fee of $10 to the Head Clerk and proceeding as though no Camp had ever existed, except that should there be any of the old members of the defunct Camp who desire to join the new Camp, he will send their names to the Head Consul, who will grant a dispensation, permitting them to join upon the same terms and conditions as new members, and they will pay the same fee ; and in all these cases the old benefit certificate must either be surrendered, or, if lost or destroyed, a waiver signed by the applicant. The Deputy should keep on hand the necessary blanks, waivers of lost certificates, small-pox waivers, etc.

Tenth. The Deputy should be careful in every case to see that the application blanks are properly filled, particularly noting that the name of the applicant is written plainly and in full, that the beneficiary is properly described and the name plainly written and in full ; this

last is of vital importance, and the Deputy can not be too careful in the matter. The Deputy should be present when the examination is made by the physician, and should see that all requirements are fully met by him in making the examination; and especially that the necessary analysis is properly made. The Deputy should note carefully the family history of the applicant, and other points in his examination, and if he believes he is not a proper risk he should at once inform the applicant and not forward his application. In every case where an applicant is rejected the Deputy must return to him the adoption fee paid; but the applicant does not have the physician's fees returned to him.

Eleventh. The Deputies must on Monday of each week fill out, on blanks prepared and furnished by the Head Consul or State Deputy, weekly reports to them. This must be insisted upon, as it is necessary for the Head Consul and State Deputy to be informed of the work of the Deputy, and every blank in the report must be filled.

Twelfth. All commissions are subject to revocation at the will of the Head Consul or State Deputy. The fact that a deputy has knowingly received an applicant of impaired health, or wilfully misrepresented the intentions of the Fundamental Laws of the order to any Neighbor or applicant, or shall fail to return to a rejected applicant the adoption fee paid by him, or fail to make weekly reports as above required, shall be good cause for removal, and create a liability on the bond of the Deputy.

Thirteenth. A Camp of Modern Woodmen of America is a public benefit to the community in which it is organized, and the Deputy should impress upon the leading citizens the necessity of their co-operating with him in his work. A society which enables men without fortune and who are dependent upon their exertions for a living to provide small estates for their families, which in case of their death might otherwise be dependent upon public

charity, should receive the support of all good citizens. Time used in getting the order properly before the prominent men of the town and in getting their co-operation will always recompense the Deputy.

Fourteenth. A Deputy should never enter into controversies with other societies or organizations where it can be avoided. Explaining the many good points of the Modern Woodmen of America should fully occupy his time, to the exclusion of anything like abuse or disparagement of other societies. A Deputy must always be careful to solicit no applicant who is not sound physically and is not an eligible risk. He should always be particular in his statements and representations, remembering that the good name of the Modern Woodmen of America should never suffer by any misconduct on his part, and he should always keep good faith in his transactions with Camps and members.

The "Modern Woodman."

BY GENERAL J. N. REECE, DIRECTOR.

The "MODERN WOODMAN" is the official organ of this order. The position it occupies in our fraternity is one of very great importance to its members. Through its columns not only are the principles of our fraternity spread, the people educated and enlightened, but through its columns comes to us that which is of far more importance, the "Official Notice" informing us that the time has arrived for us to perform the sacred duty of contributing a small sum for the benefit of the beneficiaries of loved Neighbors whose membership has been transferred from earthly Camps to the eternal Camp on the other shore.

This paper is the medium of communicating officially with each and every Neighbor ; for this purpose its value cannot be estimated. Under the law it is essential, as it is the only means provided for giving notice of assessments to members.

The prompt payment of assessments is necessary to keep the Neighbors in good standing and their benefit certificates in force.

It is, therefore, important that these notices reach all the members.

The Head Camp, in its wisdom, decided at its last meeting that the notice of assessments should be published in this our monthly official paper, and that the publication and the mailing of a copy thereof to each member, addressed to him at the last postoffice address furnished by him to the Head Clerk, shall be conclusive evidence of notice to each member of such assessment, and that each has received a copy of such paper in due time

In order that these provisions may be carried into effect, it is further provided and made the duty of each Neighbor to furnish to the Head Clerk his name and postoffice address.

It, then, must be apparent to each and every Neighbor that the entire responsibility of furnishing the Head Clerk their correct names and postoffice address rests solely with them. It has been well said that the " Clerk is the Camp." The duty of furnishing the Head Clerk the names and postoffice address of the Neighbors may, therefore, be safely assigned to the Clerk. The law, however, is mandatory, and the Neighbors are charged with the duty of seeing that this information is furnished.

The Head Clerk has placed in charge of the " mailing department " a practical printer, a gentleman of experience in this class of work. This official is charged with the duty of preparing the mailing list, which shows the names, postoffice address, and the number of the Camp

of each Neighbor, all of which is arranged by states. This list is corrected monthly, showing the changes of location as reported by members; also the addition of the names of new members received during the month.

All Neighbors will at once understand the full meaning of this law, and agree that upon them rests the obligation to furnish the necessary information, in order that there may be a full compliance with its requirements. Any failure on the part of the Neighbors to carry into effect these provisions of the Fundamental Law cannot be made chargeable to the Head Clerk.

The Neighbors having recognized their obligation under the law, the future will determine whether they have performed that duty according to the law.

This paper, in addition to being the official channel of communication, is an important factor in holding together and increasing the growth of the order. It is also an educator, and teaches us to have *Faith* — that faith which addresses itself to man's whole being, and sounds every depth of his soul, and stretches itself over humanity.

It teaches us that *Hope* is necessary in every condition of life; that without hope the miseries of poverty, of sickness, and the trials of this life would be insupportable.

It teaches the Neighbor how to practice *Charity* — that which is the constant companion and perfection of all virtues; and teaches that it is in every man's power sometimes to practice charity.

It teaches *Patience*, which is the guardian of faith, the preserver of peace, the cherisher of love, the teacher of humility.

It teaches *Economy*, the parent of integrity, liberty, and ease, and the beauteous sister of temperance, cheerfulness, and health.

It teaches *Prudence*, which is the combination of wisdom, reason, discretion, and common sense, the offspring of a clear head, a correct judgment, and a good heart.

It teaches *Temperance*, that virtue without pride and fortune without envy, the best guardian of youth and the support of old age, the tutelar goddess of health and universal medicine of life.

It teaches THAT *Fraternity* which brings men into closer social relations; that makes them more thoughtful and helpful; that expands the sentiments of Faith, Hope, Charity, Patience, Economy, Prudence, and Temperance.

It teaches the religion that breaks bread to the hungry, gives a cup of water to the thirsty, that watches at the bed of the sick, that visits and cares for the fatherless and the widowed.

And, above all, it teaches us that *duty* is based upon a sense of justice; that justice is inspired by love, and is the most perfect form of goodness. It teaches us that duty is not a sentiment, but a principle pervading life, and exhibits itself in conduct and in acts.

It teaches that it is the upholding law through which the weakest become strong, without which all strength is as unstable as water; that no character, however harmoniously formed and gloriously gifted, can be complete without this abiding principle.

The New Ritual.

BY W. A. NORTHCOTT, HEAD CONSUL.

To revise and change a Ritual which has been for so many years a vital part of Woodcraft, and around which clusters the earliest and best memories of our order, and which is to-day used by more than one hundred thousand Woodmen, is a work to be approached with a full sense of responsibility. The introduction of this revised Ritual and its successful substitution for the old one is an almost

herculean task. I am constrained to undertake this work only in obedience to the commands of the Head Camp. In the performance of this task I have preserved the "busy mart" scene, the grand and imposing lectures, and the beautiful and impressive burial service of the old Ritual. In the years to come these will be like monuments reminding the Woodmen who come after us of the history of the early struggles and achievements at the cradle of Woodcraft —

> "See how far that little candle throws its beams;
> So shines a good deed in a naughty world."

The strength and beauty of ritualistic work depends not so much upon the Ritual itself as the manner in which it is rendered. Any ceremony becomes stale and unprofitable when read by the officers; the great necessity for the complete rendition of the work is for each officer to commit his part and deliver it from memory. Each Camp should select a good team and have it thoroughly drilled. The cost of the paraphernalia used in this Ritual is so small as to be within the reach of every Camp.

I desire to thank the Ritual Committee, the Head Clerk, and Board of Directors for their many valuable suggestions. The idea of using the Foresters, with their marching and songs, was first conceived in seeing the work done by Camp No. 566, of Hutchinson, Kansas. To Dr. A. O. Faulkner, of Lincoln, Nebraska, is due the credit of many valuable suggestions.

We must grow as a fraternity. We will soon become the largest society in the northwest; we *must* be the greatest in fraternal spirit. I hope this new Ritual may be a step toward the improvement of the fraternal feature of our order. Next to home and to country, the Modern Woodmen of America is first in the hearts of its members. Woodcraft is the product of the noonday

of civilization. It must be great, or it would not be so lifted up in the hearts of the greatest people of this the greatest of all ages.

We must see that the great destiny of our order is fulfilled. We must look into the future, and our development must keep pace with the march of time. We are building a structure that will some day afford protection to the homes of a million of freemen, living in that great territory which reaches from the shores of the "unsalted seas" westward to where California's brooks wash down their sands of gold.

I dedicate my humble work in this behalf to the fraternal spirit of Woodcraft.

Cheapest and Best.

By J. G. JOHNSON, Director.

There is a Chicago firm which advertises in reference to its goods, "not how cheap, but how good." The principle of selection therein suggested is worthy the consideration of every man, whether the article to which it is to be applied is candy or life insurance.

The old-line life insurance companies reiterate this suggestion at every turn, "not how cheap, but how good." They tell us that the only question worthy of consideration is, "are a company's contracts to be relied upon?" and that the question of cost cuts no figure in the calculation.

This argument passed unchallenged until a few years ago, when some enterprising investigator discovered that of all the companies organized on the old-line plan, more than nine-tenths had gone into liquidation and had utterly failed to carry out their contracts.

MALE EMPLOYES HEAD CLERK'S OFFICE, M. W. A.

H. E. WATT, Book-keeper.

W. A. LOVETT, Supply Department

F. B. HAWES, Deputy Head Clerk.

W. A. STARTZMAN, Suspension Clerk.

F. A. GRAVES, Certificate Clerk.

C. S. QUAYLE, Record Clerk.

G. E. MORGAN, Mailing List.

JAMES MCNAMARA, Assistant Auditor.

When this became known prudent men began turning to the fraternal societies, and a similar investigation disclosed the fact that no fraternal society organized on the lines of the Modern Woodmen or other kindred orders had ever failed to carry out its contracts to the letter. Thus it has come to pass that fraternal insurance has become the popular form of life insurance, and is patronized by all, both on account of its thorough reliability and its low cost.

It is not *too* cheap, obviously, because its cost to the member is the exact cost of the indemnity promised, still, it is paid in such small sums and at such intervals that the poorest man, if industrious and saving, rarely feels its cost as a burden. It could not be *more* reliable, as it has behind every contract the plighted faith and the financial ability of every member of the order, exactly the same security that is behind a government bond.

As between fraternal orders and old-line insurance, then, there is no question as to which is "cheapest and best." When we come to ask the same question as to the various fraternities, we meet a more difficult problem. There are many which have stood the test of time, have buffetted the waves of adversity, have triumphed over difficulties, and stand to-day monuments of wise management and great achievement, having records written in heaven and in the hearts of grateful beneficiaries, and we would not willingly take from such an iota of the credit due to their great achievements, or detract in any way from the evident results of their wise management.

But among successful fraternities there can be, and are, some which contain in the plan of their organization elements and ideas which promise not only present, but permanent success, and among such societies it is believed the Modern Woodmen of America stands pre-eminent.

It is now in its tenth year, and still has never yet reached what is generally considered the minimum num-

ber of assessments, viz : twelve annually, its highest number being eleven. This, we think, is unprecedented for an order numbering nearly eighty thousand members, and easily stamps the Modern Woodmen as the *cheapest* among the leading fraternal orders. Any one can easily verify this claim by comparing the cost of his insurance in our order with the cost of a similar amount in any of the large fraternities. In this society "double-headers" are practically unknown, but one having been called in the history of the order, and that several years ago.

We claim that the Modern Woodmen is not only the *cheapest*, but the *best*, on the theory that that society is the best which is not only cheapest *now*, but which can be shown to be so organized that it will *always* be the cheapest.

In support of this theory we point to the salient features of our organization, every one of which is a guarantee of the future continuous low cost of the insurance we offer.

First. The graded assessment, which favors, financially, young men, attracting such, and thus keeping the average age of our membership low, with a consequent low death rate.

Second. Our maximum age, forty-five, and $3,000 certificates being restricted to persons below forty-one, aiding in the attainment of the result mentioned above.

Third. Selected risks, men in specially hazardous occupations being declined as members, thus avoiding many accidental death claims, and placing all members upon an equality of risk, as nearly as may be.

Fourth. Selected territory, the business of the order being restricted to the healthy northwestern states, and the large cities and unhealthy districts in even this selected territory being barred, thus giving us practically a "country" jurisdiction, with its comparatively low death rate and undoubted security from epidemics and the ordinary contagious diseases.

EMPLOYES HEAD CLERK'S OFFICE.

ARTHUR BURT,
Receipt Writer.

ARTHUR MCPHERRIN,
Assistant Auditor.

HENRY C. SMITH,
Suspension Clerk.

BRUCE L. SLEMONS,
Book-Keeper.

MILLARD T. STEVENS,
Assistant Auditor.

CHARLES W. COOK,
Assistant Auditor.

JESSE G. COOK,
Watchman.

THOMAS S. SCANLAN,
Assistant Auditor.

Fifth. Economical management, the tax for general management being the lowest known, and the treasury showing a surplus of more than $60,000.

The above principles and policies are fixed, are embodied in our laws, and engrafted on our management, and are therefore permanent, and in the permanence of those things which go to guarantee the low cost of the protection we offer is found the unanswerable argument in favor of the Modern Woodmen of America being not only the *cheapest* but the *best* fraternal benefit society in existence.

Record of Benefit Certificates.

Year.	*In Force Beginning of Year.*	*Issued During Year.*	*Total.*	*Discontinued by Suspension.*	*Discontinued by Death.*	*In Force at Close of Year.*
1883.....	....	562	562	....	....	562
1884.....	562	788	1,350	76	2	1,272
1885.....	1,272	3,694	4,966	391	6	4,569
1886.....	4,569	4,706	9,275	954	22	8,299
1887.....	8,299	8,139	16,438	1,112	40	15,286
1888.....	15,286	11,943	27,229	2,164	85	24,980
1889.....	24,980	17,950	42,930	3,283	100	39,547
1890.....	39,547	12,354	51,901	8,991	216	42,694
1891.....	42,694	14,348	57,042	4,671	286	52,085
1892.....	52,085	25,139	77,224	4,251	329	72,644
1893.....	72,644	24,385	97,029	8,355	451	88,223
Grand totals	.....	124,008		34,248	1,537	88,223

RECAPITULATION.

Total number of certificates issued from January 5th, 1883, to December 31st, 1893		124,008
Total number of suspensions	34,248	
Total number of deaths	1,537	
		35,785
Total number of certificates in force December 31st, 1893,		88,223

Membership Statement by Ages.

No. in Force December 31st, 1892 (at Acquired Age December 30th, 1893).			Additions.					Deductions.					No. of Members Dec. 31st, 1893.	Amount.
			Adoptions.		Certificates Increased.	1892 Suspensions Re-instated in 1893.		Suspensions.		Deaths.		Certificates Decreased		
Age.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	Amount.		
18	...	$	190	$ 356,000	$	..	$	3	$ 4,000	..	$	$ 1,000	187	$ 351,000
19	116	213,000	307	531,000	2,000	..	.....	32	61,000	2	4,000	1,000	389	680,000
20	299	525,000	400	707,500	.....	1	1,000	84	148,500	..	.....	5,000	616	1,080,000
21	442	798,000	532	979,500	5,000	1	1,000	126	239,500	4	6,000	4,000	845	1,534,000
22	548	1,019,000	629	1,197,000	2,000	7	11,000	186	334,000	1	3,000	10,500	997	1,881,500
23	883	1,625,000	777	1,480,000	15,000	5	10,000	246	446,500	6	12,000	16,500	1413	2,655,000
24	1137	2,168,000	829	1,596,500	14,000	4	7,000	284	519,000	7	13,000	7,000	1679	3,246,500
25	1278	2,490,000	886	1,699,500	10,000	9	14,000	295	563,500	12	22,000	13,000	1866	3,615,000
26	1606	3,059,000	952	1,912,500	30,000	11	23,000	300	540,000	6	13,000	5,000	2263	4,466,500
27	1862	3,658,000	985	1,997,500	21,000	6	11,000	359	704,500	7	14,000	4,000	2487	4,965,000
28	1887	3,759,000	1051	2,167,000	41,000	6	12,000	332	638,000	9	17,000	6,000	2603	5,318,000
29	2102	4,258,000	915	1,874,000	21,000	9	23,000	329	650,000	13	25,000	8,000	2684	5,493,000
30	2267	4,670,000	1110	2,304,500	20,000	13	28,000	367	725,500	5	10,000	8,500	3018	6,278,500
31	2671	5,538,000	1057	2,190,500	37,000	9	20,000	383	802,000	17	35,000	3,000	3337	6,945,500
32	2871	5,975,000	1079	2,272,000	45,000	11	22,000	414	817,000	11	19,000	9,000	3536	7,469,000
33	2965	6,263,000	1188	2,523,000	36,000	13	23,000	359	754,000	19	40,000	6,000	3788	8,045,000
34	3205	6,836,000	1066	2,291,500	24,000	12	26,000	390	843,000	11	27,000	8,000	3882	8,299,500
35	3118	6,640,000	1083	2,297,500	47,000	11	27,000	364	786,000	16	40,000	7,500	3832	8,178,000
36	3065	6,581,000	1015	2,175,500	27,000	16	36,000	355	735,000	14	28,000	3,000	3727	8,053,500
37	3035	6,525,000	1029	2,242,000	42,000	9	23,000	305	634,000	12	29,000	6,000	3756	8,163,000
38	2937	6,430,000	894	1,935,500	39,000	10	25,000	319	671,500	14	30,000	4,000	3508	7,724,000
39	2827	6,178,000	919	2,029,500	35,000	15	29,000	256	551,000	27	61,000	4,000	3478	7,655,500
40	2811	6,142,000	875	1,914,000	38,000	10	19,000	281	592,000	18	37,000	2,000	3397	7,482,000
41	2783	6,104,000	806	1,668,500	31,000	11	27,000	268	593,000	22	50,000	5,000	3310	7,182,500
42	2428	5,371,000	762	1,456,000	11,000	9	25,000	217	468,500	17	35,000	1,000	2965	6,358,500
43	2397	5,301,000	770	1,476,000	10,000	10	22,000	213	438,500	17	34,000	6,000	2947	6,330,500
44	2495	5,543,000	813	1,540,000	18,000	4	9,000	217	469,000	21	50,000	3,000	3074	6,588,000
45	2376	5,279,000	629	1,213,000	11,000	12	23,000	193	395,000	17	36,000	2,000	2807	6,093,000
46	2193	4,760,000	111	207,000	4,000	4	8,000	171	376,000	13	31,000	1,000	2124	4,571,000
47	2019	4,264,000	108	204,000	1,000	8	16,000	135	287,000	10	23,000	.....	1990	4,175,000
48	1934	4,029,000	98	181,000	.....	7	15,000	119	234,000	18	36,000	.....	1902	3,955,000
49	1930	3,960,000	84	155,000	2,000	8	13,000	106	194,000	10	26,000	.....	1906	3,910,000

50	1506	3,001,000	113	201,000	1,000	5	10,000	94	183,000	11	22,000	.....	1519	3,008,000
51	1617	3,110,000	40	69,000	....	6	11,000	71	131,000	14	27,000	.....	1578	3,032,000
52	1386	2,609,000	....	.....	....	1	2,000	65	129,000	10	22,000	.....	1312	2,460,000
53	1035	1,999,000	....	.....	....	4	7,000	41	77,000	7	12,000	.....	991	1,917,000
54	854	1,659,000	....	.....	....	2	4,000	29	54,000	7	15,000	.....	820	1,594,000
55	627	1,248,000	....	.....	....	3	6,000	20	41,000	11	18,000	.....	599	1,195,000
56	442	884,000	....	.....	...	..	.....	18	33,000	3	8,000	.....	421	843,000
57	299	605,000	....	.....	....	..	.....	3	8,000	2	5,000	.....	294	592,000
58	153	305,000	....	.....	....	..	.....	1	2,000	2	3,000	.....	150	300,000
59	65	129,000	....	.....	....	1	2,000	3	7,000	1	2,000	.....	62	122,000
60	32	66,000	....	.....	....	3	.....	..	.....	1	2,000	.....	31	64,000
61	24	54,000	....	.....	....	..	.....	..	.....	..	.....	.....	24	54,000
62	27	48,000	....	.....	....	..	.....	1	2,000	2	4,000	.....	24	42,000
63	21	55,000	....	.....	....	..	.....	..	.....	..	.....	.....	21	55,000
64	14	26,000	....	.....	....	..	.....	..	.....	2	5,000	.....	12	21,000
65	19	35,000	....	.....	....	..	.....	..	.....	1	2,000	.....	18	33,000
66	9	14,000	....	.....	....	..	.....	..	.....	..	.....	.....	9	14,000
67	9	17,000	....	.....	....	..	.....	1	2,000	..	.....	.....	8	15,000
68	9	16,000	....	.....	....	..	.....	..	.....	..	.....	.....	9	16,000
69	6	12,000	....	.....	....	..	.....	..	.....	1	2,000	.....	5	10,000
70	1	2,000	....	.....	....	..	.....	..	.....	..	.....	.....	1	2,000
71	....	....	....	.....	....	..	.....	..	.....	..	.....	.....	....	.....
72	....	....	....	.....	....	..	.....	..	.....	..	.....	.....	....	.....
73	1	1,000	....	.....	....	..	.....	..	.....	..	.....	.....	1	1,000
74	1	1,000	....	.....	....	..	.....	..	.....	..	.....	.....	1	1,000
	72644	$151,857,000	24102	$49,044,000	$640,000	283	$591,000	8355	$16,883,500	451	$ 955,000	$160,000	**88,223**	

Insurance in force December 30th, 1893 ..... $184,133,500

Exhibit of Business Since Organization—Financial Statement.

Year.	*Benefit Fund, Bal. on Hand at Beginning of Year.*	*General Fund, Bal. on Hand First of Year.*	*Received from Assessments During Year.*	*Received from Other Sources During Year.*	*Total Receipts.*	*Paid Death and Total Disability Claims During Year.*	*Paid for Expenses During Year.*	*Benefit Fund, Bal. on Hand Close of Year.*	*General Fund, Bal. on Hand Close of Year.*	*Total Balance.*
1883	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884	.....	.....	$ 3,093 09	$ 973 20	$ 4,066 29	$ 696 88	$ 920 58	$ 2,396 21	$ 52 62	$ 2,448 83
1885	$ 2,396 21	$ 52 62	13,752 39	3,565 65	17,318 04	13,835 21	3,155 61	2,313 39	462 66	2,776 05
1886	2,313 39	462 66	41,267 51	11,102 06	52,369 57	40,519 59	10,918 70	3,061 31	646 02	3,707 33
1887	3,061 31	646 02	83,458 80	12,952 37	96,411 17	81,000 00	12,681 72	5,520 11	916 67	6,436 78
1888	5,520 11	916 67	172,849 54	24,249 52	197,099 06	170,000 00	22,946 22	8,369 65	2,219 97	10,589 62
1889	8,369 65	2,219 97	236,533 38	48,465 07	284,998 45	222,616 70	50,034 33	22,286 33	650 71	22,937 04
1890	22,286 33	650 71	457,069 05	70,325 86	527,394 91	476,000 00	62,833 88	3,355 38	8,142 69	11,498 07
1891	3,355 38	8,142 69	520,635 12	79,218 55	599,853 67	500,800 00	56,332 37	23,190 50	31,028 87	54,219 37
1892	23,190 50	31,028 87	679,317 70	77,904 36	757,222 06	695,000 00	71,575 66	7,508 20	37,357 57	44,865 77
1893	7,508 20	37,357 57	900,949 15	94,806 72	995,755 87	906,200 00	69,242 12	2,257 35	62,922 17	65,179 52
Grand Totals	.....	.....	$3,108,925 73	$423,563 36	$3,532,489 09	$3,106,668 38	$360,641 19			

RECAPITULATION.

Total assessments received from January 5th, 1883, to December 31st, 1893.....$3.108,925 73
Total paid on deaths..... 3,106,668 38
Balance December 31st, 1893..... $ 2,257 35

Total received from other sources January 5th, 1883 to December 31st, 1893.....$ 423,563 36
Total paid for expenses..... 360,641 19
Balance December 31st, 1893..... 62,922 17
Total balance December 31st, 1893..... $65,179 52

Table Showing to Whom Money was Paid for Beneficiaries, November 1st, 1892, to December 31st, 1893.

To Whom Paid.	*Illinois.*		*Iowa.*		*Wisconsin*		*Kansas.*		*Nebraska.*		*Minnesota.*		*Michigan*		*S. Dakota*		*N. Dak.*		*Missouri*		*Colora'd*		Total.		Average Amount Paid to Each Claimant.
	No. Claimants.	Amount Paid.	No. Claimants.	Amount Paid.	No. Claimants.	Am't Paid.	No. Claimants.	Amount Paid.	No. Claimants.	Amount Paid.	No. Claimants.	Amount Paid.	No. Claimants.	Am't Paid.	No. Claimants.	Am't Paid.	No. Claimants.	Am't Paid.	No. Claimants.	Am't Paid.	No. Claimants.	Am't Paid.	No. Claimants.	Amount Paid.	
Wife	143	$332,390 45	39	$ 74,166 66	43	$ 81,500	60	$121,799 98	47	$ 90,583 33	17	$36,333 34	16	$27,250	4	$ 8,000	1	$3,000	1	$3,000	..	$	371	$ 778,023 76	$2,097 10
Guardian. ..	40	58,996 89	13	20,666 67	4	8,500	9	12,247 64	8	13,416 67	3	4,166 66	7	9,750	1	1,000	..	....	..	....	..	....	85	128,744 53	1,514 63
Son.	9	2,519 02	2	2,500 00	1	2,000	2	785 71	3	1,500 00	1	500 00	..	....	..	....	..	....	..	....	..	....	18	9,804 73	544 71
Daughter....	23	14,138 09	5	6,000 00	1	500	2	3,666 67	1	500 00	1	2,000 00	..	....	..	....	..	....	..	....	..	....	33	26,804 76	812 27
Brother	3	2,400 00	..	.....	1	500	..	.....	1	2,000 00	..	.....	2	3,000	..	....	..	....	..	...	1	2,000	8	9,900 00	1,237 50
Sister	13	13,933 32	1	2,000 00	5	3,000	1	2,000 00	2	3,000 00	..	.....	1	2,000	..	....	..	....	..	....	..	....	23	25,933 32	1,127 54
Father	7	11,555 55	1	500 00	..	.....	3	3,250 00	1	1,500 00	2	2,000 00	..	....	..	....	..	....	..	....	..	....	14	18,805 55	1,343 25
Mother	14	23,666 68	2	1,500 00	1	1,000	6	6,250 00	3	4,500 00	1	1,000 00	..	....	2	5,000	1	2,000	1	3,000	..	....	31	47,916 68	1,545 70
Cousin	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	1	1,000	..	....	..	....	..	....	..	....	1	1,000 00	1,000 00
Friend	2	2,000 00	..	.....	..	.....	..	.....	..	.....	..	. ....	..	....	..	....	..	....	..	....	..	....	2	2.000 00	1,000 00
Attorneys....	..	.....	..	.....	1	1,000	1	2,000 00	..	.....	..	.....	..	....	..	....	..	....	..	....	..	....	2	3,000 00	1,500 00
Executors...	1	1,000 00	1	2,000 00	1	2,000	..	.....	..	.....	..	.....	..	....	..	....	..	....	..	....	..	....	3	5,000 00	1,666 67
Administra's	4	10,000 00	1	666 67	1	2,000	..	.....	1	2,000 00	1	2,000 00	1	2,000	..	....	..	....	..	....	..	....	9	18,666 67	2,077 07
Clerks Court,	1	2,000 00	..	.....	..	.....	..	.....	..	.....	..	.....	..	....	..	....	..	....	..	....	1	1,000	2	3,000 00	1,500 00
	260	$474,600 00	65	$110,000 00	59	$102,000	84	$152,000 00	67	$119,000 00	26	$48,000 00	28	$45,000	7	$14,000	2	$5,000	2	$6,000	2	$3,000	602	$1,078,600 00	$2,066 28
No. of deaths	235		51		52		70		56		24		22		6		2		2		2		522		

Average amount of 522 claims paid, from November 1st, 1892, to December 31st, 1893, $2,066.28.

Membership and Benefit Fund Statement.

STATE.	*Membership Dec. 31, 1892, Absolute Good Standing.*	*Membership Dec. 31, 1893, Absolute Good Standing.*	*Net Gain 1893*	*Percentage of Gain.*	*Average Membership 1893.*	*Average Age.*	*Contributed to Benefit Fund.*	*Number of Deaths.*	*Amount of Liability.*	*Claims Paid 1893.*	*Amount.*	*Number of Deaths per 1000 Members.*
Illinois	32317	37817	5500	.17	36206	38.00	$399,610 15	197	$416,000 00	187	$397,200 00	5.47
Iowa	7785	9405	1620	.20	8879	37.58	98,050 80	46	100,000 00	42	90,000 00	5.23
Wisconsin	7777	9756	1979	.252	9056	36.70	90,015 15	46	90,000 00	43	85,000 00	5.08
Kansas	10273	11661	1388	.132	11353	37.68	130,188 20	64	138,000 00	59	128,000 00	5.66
Nebraska	8833	11098	2265	.2575	10655	36.94	110,499 20	48	103,000 00	48	103,000 00	4.52
Minnesota	2460	3412	952	.382	3072	35 92	30,495 40	20	40,000 00	20	40,000 00	6.51
North Dakota	775	1281	506	.65	1108	36.18	11,660 45	6	15,000 00	5	12,000 00	5.45
South Dakota	232	401	169	.70	345	33.86	3,543 15	2	5,000 00	2	5,000 00	5.79
Michigan	2192	2765	673	.26	2563	36.30	25,192 55	18	37,000 00	18	37,000 00	7.03
Missouri	....	627	627	....	238	32.86	1,694 10	4	11,000 00	2	6,000 00	16.80
Colorado	....	....	....	....	....	.....	.....	..	.....	2	3,000 00	.....
	72644	88223	15579	.212	83475	37.53	$900,949 15	451	$955,000 00	428	$906,200 00	5.41

FEMALE EMPLOYES HEAD CLERK'S OFFICE, M. W. A.

KATHERINE E. BURT, Assistant Certificate Clerk.

ANNA C. CHANDLER, Assistant Auditor.

ELIZABETH LOGAN, Record Writer.

BLANCHE INSKEEP, Assistant Auditor.

MARGARET TRACEY, Receipt Clerk.

ANNA M. BOWEN, Copyist.

BELLE FAY, Stenographer.

MARY C. FAY, Chief Auditor.

Roster of Officers of the Modern Woodmen of America, 1894.

ROSTER OF HEAD OFFICERS.

Head Consul—WILLIAM A. NORTHCOTT, Greenville, Ill.
Head Adviser—HIRAM C. HEDGES, Lansing, Mich.
Head Clerk—CHARLES W. HAWES, Fulton, Ill.
Head Banker—DAVID C. ZINK, Grand Island, Neb.
Head Physician—FRANK SWALLOW, Valley Falls, Kas.
Head Physician—ISAAC L. POTTER, Ackley, Iowa.
Head Physician—C. A. McCOLLOM, Minneapolis, Minn.
Head Chaplain—REV. F. F. FARMELOE, Genoa, Ill.
Head Escort—W. H. DAWSON, Slayton, Minn.
Head Watchman—EUGENE C. BURKHART, Mexico, Mo.
Head Sentry—LUNIE E. MENTCH, Carey, Ill.

BOARD OF DIRECTORS.

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J. W. White, Rock Falls, Ill.
C. T. Heydecker, Waukegan, Ill.
J. G. Johnson, Peabody, Kas.
J. N. Reece, Springfield, Ill.

AUDITING COMMITTEE.

H. O. Larrabee, *Chairman*, Winona, Minn.
Humphrey Pierce, Appleton, Wis.
Perry Perkins, Des Moines, Iowa.

COMMITTEE ON RITUAL AND REVISION OF LAWS, 1892.

Dr. E. R. Hutchins, *Chairman*, Des Moines, Iowa.
Gen. J. N. Reece, Springfield, Ill.
Judge A. M. Cavan, El Paso, Ill.

COMMITTEE ON CREDENTIALS, 1892.

Marvin Quackenbush, *Chairman*, Dundee, Ill.
A. H. Hollister, Madison, Wis.
J. H. E. Weigant, Leavenworth, Kas.

Commissioned Deputy Head Consuls.

Revised to April 18th, 1895.

ILLINOIS.

State Deputy Head Consul.

W. A. RODENBERG, 120 North Main Street, East St. Louis.

Deputies.

J. B. Martin, Aurora.
J. S. Grim, Knoxville.
E. A. Van Zandt, Peoria.
H. D. Foltz, Delay.
E. W. Rupert, Greenville.
William B. Bradsby, Greenville.
C. T. Ray, Rockford.
J. S. Fendley, Danville.
F. B. Easterly, Decatur.
E. E. Combs, Mulberry Grove.
C. H. Hay, Carmi.

IOWA.

State Deputy Head Consul.

J. R. CARROTHERS, 511 Mulberry Street, Des Moines.

Deputies.

G. L. Williams, Winterset.
Frederick Hewitt, Sioux City.
C. C. Ayres, Agency.
Smith Parmenter, Jamaica.
Edward Werner, Dubuque.
C. A. Morris, Webster City.
J. A. Leyda, Muscatine.
F. R. Clark, Red Oak.
George B. Albert, Marshalltown
J. A. Wood, Brush Creek.
B. E. Lyke, Britt.
F. B. Jewell, Washington.
S. Adelsheim, Sioux City.
C. S. Brayton, Davenport.

KANSAS.

State Deputy Head Consul.

JOSEPH B. THOBURN, Peabody.

Deputies.

P. J. Strack, Junction City.
R. P. Bennett, White City.
P. G. Chubbic, Beloit.
W. S. Wollard, York, Neb.
Charles F. Guyer, Wichita.
Morgan Caraway, Great Bend.
H. Retschlag, Emporia.
J. W. Paramore, Topeka.
J. W. Kaiser, Fort Scott.

NORTH DAKOTA.

State Deputy Head Consul.

C. L. WARD, Ellendale.

Deputies.

John Courtney, Ellendale.
W. H. Smith, Dunseith.
W. A. White, Ellendale.
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R. W. Simmons, Lisbon.
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Charles L. Brown, Oakes.
Fred. M. Kendall, Frederick, S. D.

SOUTH DAKOTA.

State Deputy Head Consul.

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Charles Christianson, Vilas.
J. M. Johnson, Garden City.
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DR. A. O. FAULKNER, Lincoln.

Deputies.

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F. A. Chidester, Aurora.
D. L. Corkins, Cordova.
George Schoettler, Fall City.
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John Small, Lincoln.
B. A. Ward, York.
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State Deputy Head Consul.

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Deputies.

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A. W. Gregg, Plainview.
C. E. Berry, Fergus Falls.
C. C. Hatchard, Lake Benton.
E. M. Tousley, Howard Lake.
George R. Lawrence, Rush City.
A. Corbit, Amboy.
R. A. Mullenger, 518 E. 3d St., Duluth.
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S. A. Walker, Neillsville.
R. L. Love, Madison.
Henry Haejner, Menomonie.
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A. M. Blynn, Mazomanie.
J. H. Welch, 64 N. 12th St., Minneapolis.
B. F. Keeler, Bagley.
A. J. Brown, Lodi.

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State Deputy Head Consul.

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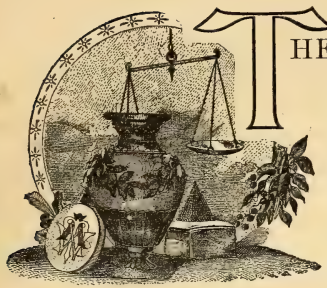
C. H. Adams, 614 N. 13th St., Quincy, Ill.
Frank Roybar, Windsor.
H. D. Easterly, 1802 E. 16th St., Kansas City.
J. H. Dunkleberg, Cuba.
B. L. Foster, 1707 Forest Ave., Kansas City.
W. S. Smith, Lee Summit.
John W. Martin, Versailles.

1883

1894

History of the Modern Woodmen of America.



THE Modern Woodmen of America was founded by Joseph Cullen Root, of Lyons, Iowa, the first Camp being instituted in that city on January 5th, 1883. This day may be regarded as the birthday of the order. Its early history cannot be better written than by quoting the language of its founder :

The history of the Modern Woodmen of America dates, for its beginning, back to the year 1880.

Neighbor Root had been identified with two fraternal benefit orders that were confined to the State of Iowa. He was the principal officer of one, and had been Grand Treasurer of the other, and was a member of several others. Feeling a deep interest in the noble designs of institutions of this character, and having been interested in life insurance as an agent and patron of several of the leading life insurance companies, he made it a subject of investigation, in which he was greatly aided by his practical experience for several years in the insurance business.

The yellow fever epidemic in the south had cost national institutions hundreds of thousands of dollars, and climatic diseases in certain portions of the land had caused losses in excess of that experienced in the great states of the northwest. His actual experience in institutions confined to one state had also satisfied him that

limits too circumscribed were a bar to the best selection of risks, from a life insurance standpoint, but that an organization could be devised which, if confined within reasonable limits as to territory, could choose its ground, and by establishing subordinate branches in towns of reasonable size, the selection of preferred members could be made a practical success.

He did not, however, strike the real key-note of territory at first, as he only excluded those states south of the imaginary Mason and Dixon's line.

The more he thought of the theory he had evolved, the more ambitious he became to demonstrate its utility. His daily labor in directing the work of the state fraternity of which he was the head kept the subject more vividly in his mind until he determined to make the effort to establish a secret society that should reflect his theories.

Months passed away; for this impulse or inspiration dates back into 1880 or 1881. He conversed with others, and cautiously advanced his arguments in favor of a restricted, but not a state, institution. In his annual report to his society he advised entering other states, but received little or no encouragement. The seeds of secession were so thoroughly planted in the minds of the Workmen of the State of Iowa that restricted state jurisdiction was advocated and preached in every lodge-room of every fraternal order in the state.

We have read of the tulip mania in Belgium, when the whole country went mad over the value of tulip bulbs, and many lavished whole fortunes for the possession of a variety, until the tidal wave passed, leaving ruin and despair in its train, but it seemed no more in earnest or unreasonable than the craze in Iowa to desert and separate from every life benefit order that had a jurisdiction extending beyond the borders of the "Hawkeye State."

Despairing of making any progress with a new fraternal society that did not have the name of the one state only inscribed on its banners, the originator of the MODERN WOODMEN OF AMERICA cast his anxious eyes across the great river into the state of Illinois — that field of beauty, rich in its productions of grand men and broad ideas. It was in that state he expected to receive encouragement for his project, and in this he has not been disappointed.

Having determined upon creating the fabric, the next question was, what shall be its form, shape, and name? Various conceptions of a form of ceremonies came to mind, but every one lacked newness or originality. In one, Odd Fellowship suggested the idea, in another Masonry had already conceived the form, the test, the ceremony. In that treasure-house of ancient mystery, the magic numbers and mystic symbols of Pythagoras, the rose cross of Rosencreutz, the grand Eleusinian rites, the exoteric and esoteric doctrines of Greece, and the Dyonysian ceremonies had been studied by generations of master minds, to add to the knowledge of the ancient craft the wisdom and the inventions of hundreds of years' experience in secret work designed to impress men by the grandeur of its exemplification of noble truths by symbolic ceremonials and dramatic spectacles, requiring a keen mind, a bright intellect, and a manly courage to enter and remain within its inner vale. The lessons of that immortal drama of Damon and Pythias were recalled, with its God-like lessons of friendship, self-devotion, and self-sacrifice, but another pretentious order had already made use of that.

Thus it became to the willing mind, ready to devise a ritual, a confusion of scenes, teachings, and ideas that were needed to formulate his conception of that which was necessary for an order which he hoped and believed, if properly prepared and panoplied, would commend

itself to the judgment of practical men, when their attention should be called to it.

To select a name was a puzzling problem to solve. Being naturally self-reliant, and seldom seeking or accepting suggestions in matters of the most importance to himself, the author had little patience with others when they proposed names for the new child soon to be introduced into the world. The words "Knights," "Sons," and "Brotherhood," seemed to be in the minds of all of his immediate friends; and the word "Ancient" carried a falsehood upon its face, for nothing bearing its name appears to be venerable in any sense. The word "Royal" haunted him in his dreams, and in his waking moments "Arcana" confronted him as if posted upon every billboard. Names seemed to be chasing him about like the little "Brownies" so graphically pictured in the children's magazines, until one Sunday in July, 1882, while listening to a sermon being delivered by Rev. Sidney Crawford, at the First Congregational church, in Lyons, he spoke of the "Woodmen clearing away the forests."

It was like the appearance of a rainbow of beauty and promise after a shower. The Gordian knot was cut; the anxiety experienced in the search for a name seemed to pass away like a dream; cool and refreshing shade appeared to his imagination; purling brooks, the twitter of birds, the drumming and humming sound of wild fowl flying to its cover, the buzzing of bees, the fleet retreat of the squirrels up the tree; the crushing, rattling sound of decayed branches and dry leaves under the hoofs of the cattle wandering through the trees crunching the succulent, green leaf from the lower limbs; the "caw," "caw" of the raven, and the hammering of the woodpecker, all suggested a scene of happiness, promise, and peace!

Then the scene changed: The trees looked like great sentinels with a background of white, their great stripped

boughs and branches were moving, bending, and the wind sighing a requiem to the departed foliage of which winter's frost had robbed the forest. A tiny line of smoke outlined itself between the trees, and in a clearing was the rude cottage of a woodman. Voices came to the ear. It was the driver's commands to his cattle, that soon appeared to view, dragging a great log to the mill. The clear atmosphere brought the sounds of cutting, as the keen blade in the lusty hands of the woodmen struck the green, live wood of the tree. Soon a rushing, crashing, crackling sound was heard, and the old sentinel of many decades falls prostrate into the soft bed of snow, ready to be trimmed, and sawed, and split with the axe, beetle, and wedge, for use in the world's economy; providing to man comfort in the shelter and warmth which it affords after it has passed through the hands of willing and industrious men.

Locke once wrote that: "In this retirement of the mind from the senses, it retains a yet more incoherent manner of thinking, which we call dreaming."

So the name was selected after weeks of thought upon the subject, at a time when one would least expect to have decided so momentous a question.

The name so suggestive of useful employment, of a noble avocation, for all labor is honorable — even more; is commendable — and stamps upon every laborer the seal of self reliance and honesty. It suggests health, vigor, and life. It was a new name for a fraternal organization, and, therefore, "Modern." It was native to the soil of this land, so what could be more appropriate than to add "of America?" As the good people passed down the aisles, nodding pleasantly to acquaintances, and staring good-naturedly, with a puzzled air, in the direction of any stranger that might have dropped in, they little dreamed that the author of our ritual was triumphantly repeating the words, "Modern Woodmen of

AMERICA," over and over again in his mind, and each time wondering how strangely it sounded, but how harmoniously it seemed to jingle.

For the next three or four days he was in danger of getting as much bewitched with it as Mark Twain was with his "Pink Trip Slip — punch in the presence of the Passenjare" jingle of which we have all heard.

The name being settled upon, the next thing was the preparation of the ritual. In this the author sought no suggestions or advice. For days and weeks he hunted through old and antiquated books, whose lids had not been opened for years, seeking for some historical basis upon which to fashion a ritual that would be unlike any other in existence. Since then a person once wrote to the author that he did not like the ritual ; that it lacked life and dash, etc. The author promptly wrote to his correspondent that he presumed it was so, and would he not please write a ritual that would be an improvement? At last accounts the better ritual, "full of life and dash," had not yet arrived. If the gentleman ever undertook the task, it would take him but a short time to discover that it was no easy matter to prepare ceremonies having originality or dramatic excellence.

After months of consideration the author finally settled upon the general outlines of the ritual. It was a skeleton in his mind when he seated himself at his desk at No. 33 Main street, Lyons, Iowa, and proceeded to commit to paper his ceremony of adoption, which, however, at that time he called "initiation."

He devoted two or three days to the work. As he completed each part it was read to A. T. Wheeler, an attorney who occupied an office with the author ; and when finished it was also read to Samuel Davy and Lewis G. Blaine, and no changes were suggested by either. The opening and closing ceremonies and installation service were also written during the week, and after changing a

word here and there the manuscript was sent to C. B. Dorr, the printer, at Dubuque, Iowa.

The author in his ritual had two or three ideas that he wished to permeate it. One was that the objection that was raised against some secret societies of being a semi-religious body should not be pertinent to the Modern Woodmen of America.

The belief of an applicant in matters of Diety or religion has no bearing upon the objects of Woodcraft as defined in the ritual. The fact that he is a moral man, of temperate habits and good physical and mental condition, are all the pre-requisites of a useful member.

The fraternity should not arrogate to itself to select the Christian and reject the unbeliever, or to favor the republican and frown upon the democrat. If a man has no regard for the bible, he should not be required to insult its sacredness in the eyes of his venerating neighbor by refusing to be obligated upon it. So it were better to dispense with such a requirement. * * * The doors are then left open to the Jew and Gentile, the Catholic and Protestant; men of whatever nationality can meet upon its broad and liberal platform as adopted sons and neighbors who may be at variance upon every other subject, but are a unit in their obligations to help the dependent ones of those who are stricken by death.

It was six months later that the funeral and burial services were prepared and published in the second edition of the ritual. The first time that these services were used was while it was still in manuscript, at Oakland cemetery, in Lyons, Iowa, at the grave of John Ott, on Sunday, July 1st, 1883. He was a member of another society that had no funeral or burial ceremony, and the new service was used by substituting the name of that organization. The next day a prominent clergyman commended it in lavish praise, and a worthy gentleman, who is a pronounced liberal thinker, said it was the

most appropriate and sensible service that he had ever listened to.

Its commendation from two such adverse, yet fair-minded, gentlemen was encouraging, to say the least, and five years time has yet failed to call to our attention a solitary adverse criticism upon the same.

The ritual having gone to the printer, a circular was prepared and sent to Mt. Carroll, Illinois, to be printed.

* * * * * * *

It was not until November, 1882, that any progress was made in establishing Camps. It was then that Lewis G. Blaine circulated the first "Petition for Charter" at Lyons, Iowa, and on January 5th, 1883, Pioneer Camp, No. 1, was instituted, with the following members present:

J. C. Root, L. G. Blaine, J. C. Hopkins, J. K. P. Balch, A. Hilton, William Fields, Charles W. Sibley, E. Lukens, William A. Penn, Martin Aikey, A. Marshall, H. Frazier, M. O'Hara, C. D. Scott, C. Newcomer, Dr. L. H. Kniskern, M. Rudman, Henry Penn, Joe Messmer, Dr. J. A. McArthur, S. H. Stebbins.

The author of the ritual, J. C. Root, obligated all present, instructed them in the work, and Pioneer Camp was organized as the provisional Head Camp and as its first local Camp.

J. C. Root was elected Head Consul, Lewis G. Blaine, Head Banker, and Albert Hilton, Head Clerk, to serve until the first Head Camp should convene.

Pioneer Camp, No. 1, elected as its first officers:

Venerable Consul — J. C. Root.
Worthy Adviser — Harrison Frazier.
Excellent Banker — William Fields.
Clerk — Albert Hilton.
Escort — Charles W. Sibley.
Watchman — Martin Aikey.
Sentry — M. Rudman.
Managers — Joe Messmer, E. Lukens, C. D. Scott.

The Head Consul installed the officers, and the first Camp of the Modern Woodmen of America had a name and an existence. Only twenty-seven men, of whom twenty-one were present, constituted a small beginning, but the majority of them were confident that success would ultimately crown the efforts of its officers to make it a household word in the healthy states of the northwest before many years should roll by.

Seventeen of the original members are still in good standing; not one at this writing has died from Pioneer Camp, No. 1.

As we look back only six years ago, we cannot help wondering what it was that induced these men to lend their names, influence, and personal efforts to an institution that had simply a name and ritual, but no members. No especial urging was necessary to interest them, but they seemed to realize that the time had come when a movement upon a sensible plan would succeed. Nearly all were members of other fraternal benefit orders and had some knowledge of the benefit to themselves and helpfulness to others that they supplied. They were all men of generous impulses. Stingy men would count the cost and estimate the advantage from a purely selfish standpoint before investing any money or giving any time to a new and perhaps uncertain venture.

As time ripens and broadens the mission of our noble order, these men will become historic characters whose names will have about them a lustre of modest light that will command honor and homage from hundreds who have been blessed by the bounties of the great order they aided in establishing.

The second Camp was established at Fulton, Illinois, through the efforts of Thomas L. Taggert, a personal friend of the Head Consul. His first convert was Dr. Henry M. Kennedy, the present Head Clerk. The meeting to institute the Camp was held in the basement of

the Baptist Church. On the evening of the 10th day of February, 1883, the Head Consul, accompanied by L. G. Blaine, C. D. Scott, A. Marshall, A. Hilton, H. Frazier, Harry Evans, and William Fields, walked over the Mississippi river on the ice, and met the following persons at the place mentioned : T. L. Taggert, H. M. Kennedy, M. D., L. Barber, P. J. Bennett, W. J. Carlyle, G. W. Mathers, C. Grimes, W. E. Martin, O. Park, J. W. Hulbert, and William Bailey. At this writing seven of those named are still in good standing. The objects, aims, and prospects of the proposed fraternity were fully explained, and the fact that the entire membership was less than thirty was discussed. All present, excepting one who retired, decided to accept it and cast their fortunes with the order. The neighbors from Pioneer Camp, No. 1, aided the Head Consul in adopting them in a very primitive but none the less effective way. There was a " dim, religious light " in the poorly-lighted apartments ; the low ceiling and numerous posts made the room seem cramped and contracted. It reminded us of the dark caverns so graphically described in a book we recently read, that were used hundreds of years ago in which to confer the degrees of the most ancient of secret rites. An ivory door upon hinges of gold opening suddenly in the solid wall, the candidate was dazzled and almost struck blind for a moment by the brilliancy of the light, and behold ! he saw seated in groups the priests of Isis, clothed in magnificent costumes and decorated with badges of honor and distinction. The humble " profane " who came to the scantily-furnished basement in Fulton that night saw no ivory door upon hinges of gold ready to open when the command was given, and all the " light " that their anxious eyes beheld was the dim lamps and the printed ritual. The information communicated by the Head Consul was also " light " shed upon the mysteries of the new order.

EMPLOYES HEAD CLERK'S OFFICE.

ELIZABETH CAWTHORNE,
Assistant Auditor.

MYRTLE E. DADE,
Assistant Stenographer.

MARY A. MITCHELL,
Certificate Writer.

ELIZABETH NOBLE,
Certificate Writer.

EDITH AUSTIN,
Certificate Writer.

It being decided to practice upon one of the applicants the ceremony of adoption, a volunteer was called for. The great brawny fellows all held back, but a wiry little fellow with sparkling dark eyes, that sometimes look black as a thunder cloud, and at other times are brown, gentle, and reflective in expression, stepped forward, a willing victim to endure any ordeal that the Iowa strangers might have ready for him. He was the smallest man upon the charter petition, but like the majority of little men (of which the first Napoleon was a notable example), he lacked not in the bravery necessary to be first tested by the gauge of Woodcraft.

This self-sacrificing gentleman was Dr. Henry M. Kennedy. He survived the hardships of the evening, and has ever since been as ready and willing to offer himself as a victim upon the altar of Woodcraft as he was upon his first introduction into its inner chamber.

The next Camp instituted was Ivanhoe, No. 7, at Lanark, Illinois. The number 7 was given to this Camp, for the reason that correspondents in other localities had promised to organize Camps, and numbers were assigned to them, but they all failed to materialize, and the numbers 3, 4, 5, and 6 were afterwards given to Camps instituted by deputies.

* * * * * * * * *

The days of its infancy have passed away forever — the Modern Woodmen of America is now in vigorous youth, endowed with all the stamina, strength, and virtue that it may require to insure to it a longevity and perennial existence.

* * * * * * * * *

Woodcraft now has a name and place in the world's history. Its teachings influence for good. It inculcates charity and care for the dependent ones. In this it will benefit every mind as well as carry comforts and education to the widow and the fatherless. Some of its votaries

are passing every month into that sleep that knows no earthly waking ; it affords a solace to the dying, comfort to the bereaved, and discipline to the surviving members. Heaven's richest blessing cannot fail of being conferred upon an order so worthy thereof.

Story of the Proofs.

DEATH No. 1.—Neighbor Ab. Mayer, died July 14th, 1884, at Davenport, Iowa. He was five feet four inches tall, black hair, hazel eyes, and resembled his mother. Was recommended by Junior Deputy Maltby and J. P. Crawford, M. D. He died from indiscretion in eating confectionery, ice cream, etc., on the 4th of July, with the incident excitement and heat. He was known as a reliable salesman of average good health, but had been subject to dyspepsia occasionally. He sleeps at Pine Hill cemetery—the first Woodman that leads the van to the vastless beyond.

DEATH No. 2.—Neighbor Cephas Hurless, a farmer, died November 14th, 1884, of disease of the kidneys and inflammatory rheumatism; resulting as a complication of the latter affection was valvular disease of the heart. He was born in Holmes county, Ohio, 1827, and resided in Whiteside county, Ill., over thirty years. He was a prominent citizen. Dr. G. W. Remage says : "There had never been any heart complication in his case prior to this attack." He was recommended by O. H. Henderson, Senior Deputy. His last resting-place is Hazel Green cemetery, in Geneseo township, Whiteside county, Illinois.

DEATH No. 3.—Neighbor W. H. Becker died December 22d, 1884, "of acute rheumatism, complicated with

metastasis of the brain." Was first taken sick December 11th. Was recommended by Deputy Maltby and Dr. W. A. McDowell. Was five feet eleven inches tall, erect, black hair and eyes, and resembled his father. Was a dealer in agricultural implements, and highly respected in his Camp and city. His grave is in the city cemetery, at Rockford, Ill.

DEATH No. 4.— Neighbor William Foy, a sturdy carpenter, a native of Ohio, died January 26th, 1885. He was six feet tall, of erect figure, brown eyes, and hair gray, and resembled his father; was recommended by W. R. Trottler, M. D., and Deputy Maltby. His wife received $1,000, the full amount of his certificate, in a few days after his death. With this money she has erected a handsome cottage home, and says that upon it should be inscribed : " A home to the thankful. A gift from the Modern Woodmen of America."

DEATH No. 5.— Neighbor Ziba A. Trull, a druggist ; five feet nine inches tall, with auburn hair and blue eyes; resembled his father. Recommended by Deputy Maltby and Dr. C. H. Latham. In the proofs it is said that he had not had any serious sickness for twelve years. At that time he had an attack of remittent fever that had no bearing upon the cause of death. Was taken sick January 7th, and died February 3d, 1885, of gastro enteritis. He dropped a $5,000 certificate in another organization to take a $3,000 certificate in the Woodmen. He was a member of the Workmen, Galesburg Odd Fellows, and American Legion. Lysander cemetery, near Pecatonica, Ill., is his resting-place.

Head Camps Modern Woodmen of America.

The Head Camps of the Modern Woodmen of America have convened as follows:

First Provisional at Lyons, Iowa, January 5th, 1883.—Those present were Joseph C. Root, J. C. Hopkins, J. K. P. Balch, L. G. Blaine, Albert Hilton, William Fields, C. W. Sibley, E. Lukens, William A. Penn, Martin Aikey, A. Marshall, Harrison Frazier, M. O'Hara, C. Newcomer, L. H. Kniskern, S. H. Stebbins, M. Rudman, Henry Penn, Joe Messmer, J. A. McArthur, and C. D. Scott.

Provisional Head Officers were elected as follows:

Head Consul—Joseph C. Root.
" *Banker*—Lewis G. Blaine.
" *Clerk*—Albert Hilton.

The officers-elect were constituted an Executive Committee with all the powers of the Head Camp to do whatever in their judgment seemed proper and necessary to propagate the order.

Adjourned subject to the call of the Head Consul.

Second Regular.—At Fulton, Illinois, June 28th, 1883, the following named Camps being represented by delegates:

Pioneer, No. 1, Lyons, Iowa, four delegates; Forest, No. 2, Fulton, Illinois, four delegates; Ivanhoe, No. 7, Lanark, Illinois, two delegates; Excelsior, No. 8, Mt. Carroll, Illinois, three delegates; Tampico, No. 9, Tampico, Illinois, two delegates.

The following named Head Officers were elected to serve one year:

Head Consul — Joseph C. Root, Lyons, Iowa.
" *Banker* — A. M. Green, Mt. Carroll, Ill.
" *Clerk* — Arthur Hilton, Lyons, Iowa.
" *Physician* — H. M. Kennedy, Fulton, Ill.
" *Managers* — C. C. Farmer, Mt. Carroll, Ill.; S. H. Zimmerman, Polo, Ill.; J. J. Ward, Sterling, Ill.

At this session the original Fundamental Laws were adopted.

Section "A," Division "I," provided that applicants for membership must be over eighteen and under sixty-five years of age.

Section "F," Division "I," provided that persons desiring to participate in the benefit fund of the fraternity could do so upon the recommendation of a neighbor and the payment of $5 to the Head Clerk, first submitting to an examination by a reputable physician, and approval thereof by the Head Physician. Thus authorizing and establishing the Independent Camp.

THIRD SESSION — Convened at Fulton, Illinois, May 14th, 1884. Eighteen Camps were represented by duly accredited delegates.

The officers and members of Standing Committees were, on motion, allowed ten cents per mile one way, and $2 per day for time in attendance on this meeting; local Camps to remunerate other delegates in attendance. Per capita fixed at $1 per year.

Head Officers were elected as follows:

Head Consul — J. C. Root, Lyons, Iowa.
" *Banker* — A. M. Green, Mt. Carroll, Ill.
" *Clerk* — Dr. H. M. Kennedy, Fulton, Ill.
" *Physician* — Dr. P. L. McKinnie, Moline, Ill.
" *Managers* — S. H. Zimmerman, Polo, Ill.; C. C. Farmer, Mt. Carroll, Ill.; J. J. Ward, Sterling, Ill.

At this meeting a Board of eleven Directors were elected, viz: Joseph C. Root, P. L. McKinnie, S. T. Toll, S. H. Zimmerman, H. M. Kennedy, A. M. Green, R. J. Dill, J. J. Ward, E. D. Leland, L. C. Brown, and C. C. Farmer.

The following table of rates was adopted. Limit of age reduced to sixty years:

Age.	$1,000.	$2,000.	Age.	$1,000.	$2,000.	Age.	$1,000.	$2,000.
18 to 20	$ .30	$ .60	46	$ .55	$1.15	55	$1.00	$2.00
20 to 24	.35	.70	47	.60	1.20	56	1.10	2.20
24 to 28	.40	.80	48	.65	1.30	57	1.20	2.40
29 to 33	.45	.85	49	.70	1.40	58	1.25	2.50
34 to 37	.45	.90	50	.75	1.50	59	1.50	3.00
38 to 39	.50	.95	51	.80	1.60			
40 to 41	.50	1.00	52	.85	1.70			
42 to 43	.55	1.05	53	.90	1.80			
44 to 45	.55	1.10	54	.95	1.90			

A few neighbors now approaching seventy years of age, admitted under the provisions of the foregoing table, are at this date worthy members of the order.

Adjourned to meet at Moline, Illinois, on Wednesday, February 11th, 1885.

Fourth Session.—Convened at Moline, Illinois, February 11th, 1885.

The report of the Committee on Mileage and Per Diem shows forty-nine Head Camp officers, members of standing committees, and delegates to have been present, and the aggregate on account of mileage and per diem to have been $330.22.

The Head Clerk's report shows seventy Camps organized; total membership one thousand two hundred and seventy-two, and that from fifty-three Camps then liable there had been received during the previous year: On account of benefit fund, $1,910.47; on account of general fund, $447.20.

Representation to next Head Camp made on the basis of one delegate to each Camp, and Camps with over fifty members, two delegates.

The following Head Officers were elected :

Head Consul — Joseph C. Root, Lyons, Iowa.
" *Banker* — A. M. Green, Mt. Carroll, Ill.
" *Clerk* — H. M. Kennedy, Fulton, Ill.
" *Physician* — P. L. McKinnie, Moline, Ill.

"Section A, Division I," was amended, reducing the limit of age to fifty-one years.

A per capita of $1 was ordered, with a special of fifty cents to be called March 31st, 1885.

The Head Officers and Managers were constituted the Board of Directors and Executive Council, viz : Head Consul, J. C. Root ; Head Adviser, W. H. Parks ; Head Clerk, H. M. Kennedy ; Head Banker, A. M. Green ; Head Physician, P. L. McKinnie ; Head Watchman, S. T. Toll ; Head Escort, M. H. Underwood ; Head Sentry, M. F. Hertz ; Head Managers, S. H. Zimmerman, J. J. Ward, and C. C. Farmer.

Adjourned to meet at Sterling, Ill., October 12th, 1886.

FIFTH SESSION.— Convened at Sterling, Illinois, Tuesday, October 12th, 1886.

Two hundred and thirty-two delegates, including Head Officers and members of standing committees, were in attendance on the fifth session of the Head Camp, the mileage and per diem aggregating $2,815.46.

The reports submitted by the Head Officers gave two hundred and fifty-five as a total number of Camps organized to date, with an aggregate membership of seven thousand three hundred and ten.

Since the 1885 session of the Head Camp there had been received on account of Benefit Fund, $42,514.23 ; on account of General Fund, $9,165.81.

Vacancies, caused by the death of Wayne H. Parks, Head Adviser, and the resignation of Manager J. J. Ward, had been filled by the appointment of W. H. Hobart, Camp No. 56, as Head Adviser, and A. Richtmeyer, Camp No. 12, as Manager.

Per capita for the ensuing two years fixed at $1 per annum. A resolution ordering a special call upon all Camps to forward at once to the Head Clerk the sum of fifty cents for every member in good standing, *as a loan* to be refunded said Camps, was adopted. Under this call $3,511.62 was received.

The following named Head Officers were declared elected for the ensuing term:

Head Consul — J. C. Root, Lyons, Iowa.
" *Adviser* — F. F. Roose, Lincoln, Neb.
" *Clerk* — H. M. Kennedy, Fulton, Ill.
" *Banker* — A. M. Green, Mt. Carroll, Ill.
" *Escort* — D. Kaufman, Omaha, Neb.
" *Physician* — P. L. McKinnie, Moline, Ill.
" *Watchman* — S. T. Toll, Clinton, Iowa.
" *Sentry* — M. F. Hertz, Aurora, Ill.
Managers — S. P. Leland, Charles City, Iowa.; S. H. Zimmerman, C. C. Farmer, } holding over.

Adjourned to meet on the second Tuesday (the 13th day) of November, 1888, at Des Moines, Iowa.

Sixth Session.— Convened at Des Moines, Iowa, Tuesday, November 13th, 1888.

Three hundred and seventy delegates, including Head Officers and members of standing committees, were in attendance on the sixth session of the Head Camp, at an aggregate cost of $9,009.75 on account of mileage and per diem.

RITUAL COMMITTEE, 1894.

The reports of the Head Officers show a total of seven hundred and seventy Camps organized to date, with a total membership of twenty-three thousand seven hundred and seventy-six neighbors.

Since the 1886 session of the Head Camp there had been received account Benefit Fund, $222,920.77; account General Fund, $38,253.15.

Head Officers for the ensuing term elected as follows:

Head Consul — Joseph C. Root, Lyons, Iowa.
" *Adviser* — F. F. Roose, Lincoln, Neb.
* " *Clerk* — H. M. Kennedy, Fulton, Ill.
‖ " *Physician* — P. L. McKinnie, Evanston, Ill.
" *Banker* — Augustus Smith, Des Moines, Iowa.
" *Escort* — C. F. Hamlin, Emporia, Kas.
§ " *Watchman* — Nathan Jacobs, St. Paul, Minn.
¶ " *Sentry* — A. C. LeBaron, Sharon, Wis.
Managers — C. K. Irwin, Tomah, Wis.; C. C. Farmer, ‡S. P. Leland, } holding over.

°L. E. Fish, Moline, Ill.
S. L. Waide, Muscatine, Iowa.
‡B. F. Tallman.

The aforenamed constituting the Board of Directors and Executive Council.

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*Head Clerk Kennedy resigns and is succeeded by L. E. Fish, appointed Clerk *pro tem.* by Executive Council December 5th, 1888.

*Frank C. Brayton, appointed Head Clerk January, 1889.

†Resigned September 6th, 1889; S. H. Zimmerman appointed to fill vacancy.

‡Resigned July 22d, 1889; succeeded by A. C. LeBaron, Sharon, Wis.

‖Removed October 26th, 1889, and G. W. Clendenen appointed to fill vacancy.

Head Clerk Brayton resigned January 9th, 1890, and A. F. Morrison appointed to fill vacancy.

°Removed August 1889, and P. T. Baker appointed to fill vacancy.

§Resigned July 22d, 1889, and A. W. Bastian appointed to fill vacancy.

¶Resigned July 22d, 1889, and C. O. Scudder appointed to fill vacancy.

Adjourned to meet at Springfield, Ill., Tuesday, November 11th, 1890.

Jurisdiction Modern Woodmen of America.— Originally defined by the Fundamental Law (edition 1883), *viz:* Sec. A. Div. A. "The fraternity shall not organize any Camps south of Mason and Dixon's line, but shall be confined to the United States and British possessions north of said line."

June 28th, 1883, the Head Camp restricted the jurisdiction to territory north of a line drawn east and west through Centralia, Ill., and confined to the states of Iowa, Illinois, Wisconsin, Minnesota, Dakota, and Nebraska.

February 13th, 1885, Kansas and Colorado admitted.

October 13th, 1886, Cook county, Ill., and Milwaukee, Wis., excluded.

November 13th, 1888, Michigan admitted, exclusive of Detroit.

July, 1890, Colorado withdrew.

November, 1892, Missouri admitted.

Qualifications for Membership.— Defined Sec. A. Div. A., Fundamental Law (edition 1883), as follows: "Persons to be members must be over seventeen and under sixty-five years of age, of sound bodily health and mind, of exemplary habits, good moral character, and competent to gain a reputable livelihood, without further restriction as to occupation."

In 1884 limitation of age changed to include those between eighteen and sixty years, and persons engaged in the manufacture or sale of intoxicating liquors declared ineligible.

In 1885, April 2d, limit of age reduced to fifty-one years, and provision made for the issue of benefit certificates, including all classes within the limit of age, for $3,000, heretofore issued only for $1,000 or $2,000.

Those engaged in prohibited occupations excluded November, 1888. Sec. H. Div. I. Fundamental Law

amended to read: "Persons under forty-five years of age becoming members of this fraternity shall state in his application the amount he desires inserted in his certificate, which shall be either $1,000, $2,000, or $3,000. Persons over forty-five years of age cannot receive a certificate for an amount beyond $2,000," which provision has since remained in force.

In 1892, the maximum age was fixed at forty-five years, and the minimum age at eighteen years. Persons past forty-one years can only carry $2,000.

Rock Island Meeting.

Pursuant to the call issued by the committee appointed at a meeting of Woodmen, held in Bushnell, Illinois, June 27th, delegates representing local Camps of the Modern Woodmen of America met in Harper's Opera House at 10 o'clock A. M., for the purpose of considering the evils which threatened the fraternity, and to confer together and take such action for the good of the association as might be deemed advisable and proper.

The meeting was called to order by Joseph L. Haas, of Rock Island, who stated that it had been suggested that the Chairman and Secretary of the committee that issued the call for the meeting be made temporary officers of the convention. On his motion to that effect, it was adopted unanimously, and H. C. Agnew, of Macomb, Illinois, and Van L. Hampton, of Colchester, Illinois, assumed the duties of temporary Chairman and Secretary, respectively.

Hon. William McConochie, mayor of Rock Island, delivered an address of welcome, which was responded to by the temporary Chairman.

Spencer Mattison, of Rock Island, was made assistant temporary Secretary.

A Committee of Three on Credentials was appointed, consisting of S. Mattison, Rock Island; S. A. Murdock, Havana, Illinois; and James Blaisdell, Rock Island.

By unanimous vote, the temporary organization was made permanent.

The following Committee on Resolutions was appointed: J. L. Haas, T. J. Sparks, Prof. George Price, William A. Northcott, Illinois; Dr. C. A. Fletcher, Dr. C. M. Watson, Michigan; Dr. J. F. Rood, J. H. Ludington, Wisconsin; F. P. Baker, J. T. Kunckey, Nebraska; W. A. Hall, L. P. Allen, Iowa.

The Committee on Credentials reported the list of Camps and delegates representing them, and recommended that regular delegates not having written credentials be allowed to vote in the convention, which report was adopted.

The motion to appoint a Committee on Recommendations was deferred until the afternoon session.

Motion prevailed that the Chair appoint a Committee of Five on Grievances.

A motion inviting Dr. P. L. McKinnie to address the afternoon session was amended so as to also invite Head Consul J. C. Root, or any of his friends that might be present, and, being put upon its passage, was carried. The Secretary was instructed to telegraph this invitation to Mr. Root. After final adjournment the Secretary received a dispatch from Lyons, Iowa, the home of the Head Consul, stating that he was absent from home and could not possibly reach Rock Island to speak that day.

Upon reconvening at 1:30 P. M., the Committee on Credentials made its final report of the attendance, and presented a revised list of Camps represented, numbering one hundred and seventy-nine, representing Camps in Illinois, Iowa, Wisconsin, Michigan, and Minnesota.

Upon motion, the chair appointed the following Committee on Recommendations : N. G. Truby, Illinois ; L. P. Allen, Iowa ; J. H. Russell, Wisconsin ; Dr. A. I. Carper, Michigan ; J. C. Sloan, Nebraska ; and A. Cummings, Minnesota.

Dr. P. L. McKinnie was introduced, and addressed the meeting on the evils that threatened the order, and remedies that might be applied thereto, entering into detail as to the Bernum fraudulent death beneficiary, and to the official acts of the Head Officers, and the trial of the State *vs.* J. C. Root and other Head Officers of the association, then pending. Dr. McKinnie answered questions asked him by various members of the convention.

A. W. Bastain, of Fulton, Ill., Head Watchman, and editor of the *Echo*, was introduced, and spoke in defense of the head management of the order, denying the charges that had heen made derogatory to the Head Officers. Neighbor Bastain was questioned relative to the matters under discussion, and agreed to publish in the next issue of the *Echo* the official proceedings of this meeting, provided same were furnished within ten days.

A committee of five was ordered appointed to ascertain by correspondence how many Camps had voted to hold the special Head Camp meeting at Des Moines, August 12th. It was afterwards agreed that the Committee on Publishing Proceedings should attend to this.

Committee on Resolutions reported ; after changes and the addition of the eighth resolution, same were adopted as follows :

We, the representatives of about two hundred Camps of the Modern Woodmen of America, comprising the delegates from the states of Illinois, Iowa, Michigan, Wisconsin, and Nebraska, having only an advisory power, resolve as follows :

First. We renew our confidence in the association of the Modern Woodmen of America, which now comprises

about one thousand four hundred Camps, with a membership of about forty-five thousand, and believe that it offers the best and cheapest plan of mutual insurance yet devised, and it is our sole purpose to do all in our power to preserve the association intact and protect it from the evils that threaten it; and we believe that by wise counsel and prompt action the Modern Woodmen of America will soon be started upon a new era of prosperity and growth.

Second. That, whereas, there are now pending in the circuit court of Whiteside county, Illinois, against some of the Head Officers of our order, grave charges of fraud and improper management, and that owing to delay and technical obstructions on the part of these officers in answering said charges, the welfare of the association is imperilled; it is our wish that said charges be vigorously pushed to as early a termination as possible.

Third. That while we withhold any formal expression as to the guilt or innocence of these parties until the proper tribunal has passed upon the matter, we hereby commend Attorney-General Hunt and Auditor Pavey for the fidelity and energy they have shown in giving the matter a full and fair investigation, and all others who have made efforts to preserve the good name of the Modern Woodmen of America.

Fourth. That we advise all the Camps to send representatives to the Head Camp called to meet at Des Moines, Iowa, on the 12th day of August, 1890, and we believe that by a full attendance such action will be secured as will place our association on a sound footing, and relieve us from the troubles that now embarrass us.

Fifth. That we favor the payment by the different Camps of the double assessment, known as Nos. 5 and 6. We do not only believe that this double assessment is necessary, but we are fearful that other double assessments will become necessary.

Sixth. It is our belief that there is too much power vested in the Head Consul and the Executive Council by the laws of our association, and we favor such changes as will restore these powers to the membership, to be exercised through the Head Camp.

Seventh. It is the sense of this convention that the organization of the so-called "Sovereign Camp of the World, Modern Woodmen of America," at Omaha, Nebraska, as a separate and distinct order from the Modern Woodmen of America, but borrowing our Ritual, plan, and virtually our name, is without warrant, and a trespass upon the rights and good of our order, and is severely condemned by us. The benefits of the Modern Woodmen of America can be extended by ourselves, and we are satisfied that we can secure Head Officers who will protect us.

On motion, a committee of five was appointed to formulate and present to the next meeting of the Head Camp a revision of the Fundamental Laws and Constitution of the association, viz: Dr. E. Mammen, Illinois; Dr. P. L. McKinnie, Illinois; W. L. Kellogg, Iowa; C. M. Watson, Michigan; and F. P. Baker, Nebraska.

A committee of three was appointed to issue a circular address to the order, to accompany proceedings of this meeting and other documents, viz: W. A. Northcott, Greenville, Ill.; Van L. Hampton, Colchester, Ill.; and C. W. Hawes, Rock Island, Ill.

A collection of $1.00 each from the delegates present was made to pay expenses of issuing proceedings, etc., to all Camps. The same was placed in the Secretary's hands, with instructions to pay balance to Rock Island county committee after paying balance due on sending out Bushnell circular, and for printing, mailing, etc., for this convention.

The motion that a committee be appointed to recommend candidates for Head Officers at the next election was lost.

After extending a vote of thanks to the Rock Island Woodmen for their courteous entertainment of visiting Woodmen and to the President and Secretary for their efficient services, the meeting adjourned.

The Des Moines Meeting.

Internal dissensions among the management of the Modern Woodmen of America prompted a call for a special meeting of the Head Camp to be held at Des Moines, Iowa, on the 12th day of August, 1890. Before the meeting of this Head Camp an injunction had been granted by Judge Tuthill, of Chicago, restraining the holding of this meeting; and after the delegates had assembled in Des Moines the injunction was served on the Head Officers. Head Consul Root called the meeting to order at the Foster Opera House, and stated that the Executive Council, after deliberation and consultation with attorneys, had decided that it was not advisable, in view of the injunction, to hold a special meeting of the Head Camp.

Neighbor E. S. Bertram, of Council Grove, Kansas, was elected Chairman of the meeting, which was held, not as a Head Camp, but as an advisory meeting of the delegates present. A Conference Committee was selected, composed of the following members: J. W. Breidenthal, Chairman, and E. R. Hutchins, Secretary; L. E. Tuttle, James M. Graham, C. T. Heydecker, Illinois; E. R. Hutchins, A. D. Peck, B. E. O. Simonds, Iowa; J. H. Pierce, G. B. Thompson, J. H. Miller, Wisconsin; E. E. C. Murphy, J. G. Johnson, George Briedenthal, Kansas; W. J. Bryan, Dr. W. N. Dorwood, C. C. McNish, Ne-

braska; J. R. Dunning, H. C. Hedges, N. W. Roberts, Michigan; W. H. Davidson, H. B. Gress, B. D. Smith, Minnesota; W. S. Stockwell, South Dakota.

This committee reported the following resolutions, which were unanimously adopted:

Neighbors: Your Committee on Resolutions had a continuous session of three hours, and have discussed freely, and as they believed fairly and impartially, the resolutions placed in their hands. With a fraternal and neighborly spirit of loyalty to the order, they have adopted the following, and recommend to you the same action:

Resolved. First — That the neighbors of the Modern Woodmen of America, in convention assembled, declare their unqualified disapproval of the action of those members who are responsible for the proceedings of injunction by which a properly-called special session has been defeated and a vast amount of expense and labor unnecessarily sacrificed.

Resolved. Second — That we request the Head Consul to use every effort to have the Tuthill injunction dissolved as soon as possible.

Resolved. Third — That it is the sense of this meeting that the original basis of representation be that for the next regular meeting of the Head Camp.

Resolved. Fourth — That it is the sense of this convention, that at the Head Camp meeting in Springfield, Ill., in November, a Grand Head Camp should be organized by the delegates in attendance, and that states having four thousand or more members may at that time organize state jurisdiction, with absolute and entire control of their funds. That Illinois may retain the present charter, adopting it for its jurisdiction, with such changes as it may see proper to make, and that contiguous states having less than four thousand members should be grouped together in one or more jurisdictions, as their aggregate membership may suggest.

Resolved. Fifth — That we earnestly recommend all neighbors to pay their assessments promptly, and thus sustain the credit of our beloved order and tide over the temporary difficulties which at present threaten it.

The most important action of this meeting was the appointment of the committee of one from each state to prepare the changes to be made in the Fundamental Law and present them at the Springfield Head Camp. The work of reorganization of this order is very largely due to this committee, which was as follows: Illinois, C. T. Heydecker; Iowa, Dr. E. R. Hutchins; Wisconsin, J. H. Pierce; Nebraska, W. J. Bryan; South Dakota, W. S. Stockwell; Michigan, H. C. Hedges; Minnesota, W. H. Dawson; Kansas, J. G. Johnson.

While the Des Moines meeting was only an advisory power, it brought together the delegates for consultation, and resulted in arranging the plans which were so successfully executed at Springfield.

Second Epoch — Springfield Head Camp.

The Head Camp which convened in the city of Springfield, Illinois, Tuesday, November 11th, 1890, properly marks the beginning of the second great epoch in the history of the Modern Woodmen of America. It is true that the meetings held that year at Rock Island, Illinois, and Des Moines, Iowa, set in motion the great factors which brought about the reorganization of the order at Springfield.

The Springfield Head Camp met under peculiar difficulties. The order was almost threatened with dissolution from internal strife. The membership had actually decreased during the six months preceding this meeting.

Many Camps had dissolved, and many others were on the eve of dissolution. A lack of confidence prevailed throughout the entire jurisdiction. There was a deficit in the general fund, and the general expense of the Head Camp to be paid, besides other large obligations already contracted. Meeting under such circumstances, the results of this Head Camp were almost miraculous. Confidence was restored and the great ship righted. The Fundamental Laws were wisely revised, and the order put upon a sound business footing. Each delegate went home and reported to his Camp that the Modern Woodmen of America had started on a new era of growth and prosperity. This Head Camp meeting demonstrated the great value of the fraternal feature in our order.

To such an extent did the desire for relief prevail among the members of the order at large, who were interested in its social and financial success, and not in the mad strife for retention of office, personal supremacy, or success of individuals, that the morning of the first day of the meeting indicated, from the methods adopted in transacting business and the mode of disposing of the same, that this body — composed of one thousand delegates from the nine states in its jurisdiction — had the welfare of the order in view, as a mutual benefit society, in accomplishing its chartered objects of distributing to beneficiaries of its deceased neighbors mortuary funds, and all else was subsidiary to this object.

For three days this body of men remained in session, the sittings extending until late each night, and various committees being continuously at work, the evident determination being to restore harmony, as evidenced by the impatience with which the body entertained anything relating to the former troubles among individual members, and the continuous exertions in the way of devising plans and means for the future growth of the order, as well as amending defects in the organic laws.

The meeting was called to order by Head Consul Root, and the Divine blessing invoked by Rev. F. F. Farmaloe, of Genoa, Illinois. Then followed the reports of the officers, which were received and ordered printed.

The committee selected at Des Moines to report the proper changes in the Fundamental Laws was continued by this Head Camp, and their report made through Dr. E. R. Hutchins, who was also chairman of the standing Committee on Laws. While the Head Camp was considering this report in the committee of the whole, Neighbor J. W. White, of Tampico, Illinois, was called to the chair. The report was considered section by section by the Head Camp, and after much labor and continuous sittings the great work of reorganization was accomplished.

During the meeting the delegates were favored with speeches of welcome from Joseph W. Fifer, governor of Illinois, and General John M. Palmer, United States senator from Illinois.

At this meeting of the Head Camp all of the present (1894) officers of our order were elected, except that in the case of the vacancy caused by the death of Director Mathews, who was elected at this time, Director Reece is now filling that office.

There were nine hundred and sixty-one delegates in attendance at this Head Camp, and it cost the order in mileage and per diem $23,339.91. At the time of this meeting there were about forty thousand members in good standing.

Changes were made in the Fundamental Laws so as to place the business and financial management of the order in the hands of the Board of Directors, consisting of five members. Independent members were abolished. The basis of representation to the Head Camp was changed from that of one member from each Camp to one delegate for each five hundred members or major fraction thereof, and one delegate at large from each state.

Omaha Head Camp.

The eighth annual session of the Modern Woodmen of America convened at Omaha, Nebraska, on the 15th day of November, 1892. The period between this meeting and the Springfield Head Camp in 1890 had been one of great prosperity for the order. During this time the number of new certificates issued had been, in round numbers, thirty-eight thousand. The membership in good standing had increased from forty thousand to nearly seventy-three thousand. During this time, in round numbers, $1,100,000 had been paid to the beneficiaries of deceased members, while the whole amount for all the years prior to this time had only been $890,199.15. This amount had gone principally to widows and minor children, and was discriminate charity that went to the right place. It went to make desolate places glad ; to wipe the tear from the cheek of the widow, and to clothe and feed little children and send them to school. During this period $58,011.15 had been accumulated in the general fund by wise economy, and every just claim against the order had been paid promptly and in full ; and our credit was good for the full face of our orders at any bank in the jurisdiction. During this period four hundred and ninety-four new Camps had been added to the roster ; the cost of insurance to each member had not been increased ; the cost for carrying $1,000 for a person thirty-seven years of age still remained at $4.95 per year. The ratio of increase had grown with each added month, and the fraternal spirit had kept pace with this growth.

At this Head Camp the following committees were appointed :

Committee on Resolutions.— E. S. Bertram, Kansas ; E. S. Smith, Illinois ; Thomas J. Conlin, Minnesota.

Committee on Claims.— James M. Graham, Illinois ; Jacob M. Sholl, Illinois ; Charles J. Wilson, Iowa.

Committee on Mileage and Per Diem.— T. K. Mills, Iowa ; J. A. Wells, Kansas ; R. E. Henshie, Illinois.

Committee on Distribution of Reports of Head Officers.— R. H. Balding, Kansas ; O. J. Downing, Illinois ; W. F. Beck, Illinois.

Committee on Elections.— O. F. Avery, Illinois ; W. S. Pidcock, Illinois ; M. A. Thayer, Wisconsin.

The reports of the Head Officers were presented and referred to the proper committee, and afterwards approved.

Marvin Quackenbush, chairman of the Committee on Credentials, reported the following delegates as composing the Head Camp, which report was approved :

William A. Northcott, Head Consul; Hiram C. Hedges, Head Adviser; Charles W. Hawes, Head Clerk; David C. Zink, Head Banker; Frank Swallow, Head Physician; W. H. Dawson, Head Escort; Louis H. Haase, Head Watchman; Lunie E. Mentch, Head Sentry; J. W. White, J. G. Johnson, C. T. Heydecker, A. R. Talbot, and J. N. Reece, Board of Directors; H. O. Larrabee, Humphrey Pierce, and Perry Perkins, of the Auditing Committee; J. S. Fendley, Joseph B. Kearns, and Allison M. Cavan, Committee on Rituals and Revision of Laws; Marvin Quackenbush, A. H. Hollister, and J. H. E. Weigant, Committee on Credentials.

Illinois — Dr. Charles Kerr, Albert M. Green, Albert Askey, Horace S. Moore, O. J. Downing, William H. Shaw, Alonzo Richtmeyer, Walter S. Poust, Albert D. Ellison, Henry C. Mead, Gustavus A. Thornburg, L. W. Jeffery, Ambrose L. Gaines, Fay S. Johnson, O. F. Avery, Ransom Bullock, Frederick E. Foster, George W. Reilly, Joseph McCrory, Arthur N. Talbot, H. W. Mallory, Jacob Mack Sholl, John C. Read, George Lawson, Jr., S. H. Weirman, Anderson E. Ford, William Frederick Beck, Adelbert C. Fassett, Dr. J. A. Collins, Joseph S. Daily, James M. Graham, Elbert S. Smith, D. A. Drennan, Zeno K. Wood, Dr. Morris H. Goodrick, Wilfred S. Klein,

Martin L. Keplinger, Theodore P. Baxter, Rolen E. Henshie Walter S. Pidcock, Joseph H. Kerr, George A. Anthony, Andrew J. Grimes, James M. Thomas, Jr., Albert Head, Chester H. Latham, T. F. Hopkins.

Iowa — Edward Werner, Dan B. Horne, David C. Mishler, John S. Roberts, David C. Griffith, Thomas K. Mills, Dan Miller, Joseph Stranad, Abraham Block, Charles B. Fitch, Charles J. Wilson; there being three vacancies, viz: John F. Peverly, James Porter, and T. J. Symington.

Wisconsin — Moses A. Thayer, William T. Symonds, John V. Stevens, Moses W. Waterman, F. F. Livermore, G. N. Fratt, J. G. Nish, D. F. Crabbe, and J. W. Munson.

South Dakota — Arthur Phillips, and G. H. Henning.

North Dakota — Charles L. Ward.

Minnesota — Benjamin D. Smith, Thomas J. Conlin, and C. A. McCollom.

Michigan — J. Tyler Alcott, John A. McDowell, and M. Ralph Carrier.

Kansas — E. S. Bertram, Edward E. Murphy, Uberto S. Griffin, Robert H. Balding, E. Chenoweth, John W. Breidenthal, Joseph A. Wells, Joel T. Tinder, M. D., T. A. Beck, W. H. Parsons, Alfred A. Arnott, J. M. Kirkpatrick, and J. T. Cooper.

Nebraska — W. J. Bryan, Franklin F. Roose, William A. Saunders, Joseph F. Lake, Zach. W. Haggard, Sherman F. Ashby, A. M. Walters, Clark C. McNish, Isaac J. Tyndale, Wesley T. Wilcox, T. E. Wilson, D. I. Thornton, and C. Marshall.

The changes in the Fundamental Laws were fully considered in the three days' sessions. Many changes were made, the principal ones being as follows :

Three Head Physicians, instead of one. Section A, Division C.

Duties of Local Clerks. Section F, Division D.

Ineligibility of Head Banker to succeed himself. Section G, Division D.

Additional protection for the general fund. Section T, Division D.

Cost of supplies to local Camps. Division F.

Change in charter fee for new Camp, and providing for the revoking of charter of weak Camps. Division G, Sections A and C.

Change in the cost of withdrawal cards, and change in beneficiary certificate.

Change in matter of members engaged in the prohibited occupations. Division I.

Change in assessment rates, and incorporation of $500 policy. Division I, Section F.

Change in the maximum age to forty-five years, and in the amount of beneficiary allowed correspondingly. Section A, Division I.

Making the monthly paper the official notice of assessment. Division J.

Providing for a complete mailing outfit, to be the property of the order.

Making the payment of local dues in advance obligatory. Division K.

Change in regard to the suspension of Camps for nonpayment of assessments or dues. Division N.

Changing the date of meeting of state conventions, and arranging for the payment of mileage and per diem to delegates. Division Q.

Fixing the standing of deputies in the Head Camp. Division R.

Rock Island, Illinois, was selected as the permanent location of the Head Office. (Owing to an injunction, the Head Office has not yet been removed.)

The Neighbors and Royal Neighbors of Omaha entertained the Head Camp in excellent shape, and all went home with pleasant recollections of their visit to Omaha.

The old officers were all re-elected, and the following salaries fixed: Head Consul, $2,000 per annum; Head

Clerk, $2,500; Head Banker, $600; Directors and Auditing Committee, $8 per day and actual traveling expenses. The new officers were installed by State Deputy Dr. A. O. Faulkner, of Lincoln, Nebraska.

The work of this Head Camp was done with mature deliberation, and with the utmost harmony, and could only result in strengthening the order.

Great Gatherings.

Shakespeare says there is nothing in a name, but the name of Modern Woodmen of America has been no inconsiderable factor in its greatness. The word "Woodman" carries with it an idea of the forest, the beautiful groves. Because of our name every Camp feels a sort of necessity in taking to the woods at least once each year for the purpose of holding a picnic. These picnics bring the neighbors together and advertise our order to the public. On the 4th day of July, 1894, over two hundred celebrations were held under the auspices of the Camps of Modern Woodmen. No fraternal society in the United States has as many public gatherings as ours. The parades are magnificent. Woodmen in uniform, wearing upon their breasts the badges of fraternity, and bearing aloft the white banner of charity, have marched to the strains of music down the streets of nearly every town in this great northwest. This public endorsement from the very flower of the manhood of our territory has been one of the greatest factors in promoting the growth and prosperity of our order. It seems almost that nearly every Woodman is an orator, at least every neighbor understands our system and its workings, and is able to tell it to the world. These magnificent public addresses on

Woodcraft have done much to make ours the most popular order in the jurisdiction, if not in the United States.

It has become a custom to organize certain portions of the state into what is called "Log-Rolling" or "Picnic" associations. Each Camp sends a delegate to these associations, which have regularly-elected officers and laws for governing it. Funds are usually raised by assessing each member in the association five or ten cents. The greatest and oldest of these associations is the Northern Illinois and Southern Wisconsin Picnic Association. The great gatherings of this association at Rockford, Beloit, Elgin, and Sycamore, are still fresh in the minds of the readers of the *Woodman*. The world has probably never known a kindred association of equal magnitude and success. Its tenth annual meeting will be held at Madison, Wisconsin, during the session of the next Head Camp, and it will no doubt eclipse all former meetings.

The Central Illinois Picnic Association has had great meetings at Havana, Peoria, Springfield, and other places. It had no meeting in 1894, but the neighbors will see to it that it is revived and continued in its great work.

The organization of the Southern Illinois Picnic Association was brought about by the efforts of the Camp at Jerseyville, Illinois, where the first meeting was held in September, 1892. The meetings at Greenville, Illinois, July 4th, 1893, and at Litchfield, August 1st, 1894, were immense gatherings, and give promise of a great future for this association. The meeting in 1895 will be held at Carlinville, Illinois.

Similar associations should be formed in eastern and southeastern Illinois. Danville and Decatur are both noted for their great Woodman gatherings.

The Southeastern Log-Rolling Association of Nebraska is one of the greatest in the jurisdiction. The picnics at Lincoln, Beatrice, and Omaha will long be remembered as great events in Woodcraft.

Modern Woodmen Picnic, Winterset, Iowa, August, 1894.

The Southeastern Kansas Log-Rolling Association was organized at Weir City in October, 1891. Since that time splendid meetings have been held at Fort Scott, Ottawa, and Coffeyville. The meeting at Coffeyville this year was remarkable in every respect. The parade was more than one mile in length. The next meeting will be held at Fort Scott, in 1895.

Iowa has just begun to catch the impulse, and the Central Iowa Picnic Association was organized at Winterset, in August, 1894, and includes the large Camps at Des Moines, Indianola, and other towns in central Iowa.

Missouri, although the last state admitted into the jurisdiction, is now thoroughly organized with these picnic associations. The Log Rolling Association of Southeastern Missouri was organized at Sullivan, in June, 1894, and has since held meetings at St. Clair and other points. The Northwestern Association of Missouri had its first meeting at Kansas City, in June, 1894, and is now thoroughly organized, and its meeting in 1895 will be better, if possible, than the meeting in 1894. Through the efforts of State Deputy Thornton four of these associations are now organized in Missouri, and actively at work.

While there are none of these associations in Michgan, Minnesota, North or South Dakota, yet these states have their great gatherings in Woodcraft. The state officers of Minnesota are very active in promoting these public gatherings. It will not be long until every state in the jurisdiction is thoroughly organized into picnic associations.

But these gatherings in the summer months are not all the work done in this line. Public banquets and entertainments occur more frequently in the winter. The state meetings to be held December 27, 1894, in each state will be gatherings that will be productive of great good for Woodcraft. Every delegate will go home

knowing more about the order, enthusiastic in its support, and ready to tell his Camp about its good work.

We are proud of our public gatherings, and justly so, for they excel those of all other fraternities.

In Conclusion.

On this first day of October, A. D., 1894, we can look back across the years at the birth, early struggles, and proud achievements of the Modern Woodmen of America with an abiding conviction that its future will place it in the very front rank of fraternal insurance. To-day we number 112,000 members in good standing, the very flower of the manhood of this great Northwest. We have 2,500 local Camps in good standing and working order. We do not owe a dollar to a living man, and have a balance of $120,000 in our general fund. Our orders can be cashed in any bank in the jurisdiction without discount. We disburse monthly, in round numbers, the enormous sum of $100,000 to the beneficiaries of our deceased members. Our cost of insurance has remained the same for the last five years, and is the cheapest of any established society in the world. The cost has never been more than $4.95 per $1,000 for each year at the average age of the membership. Our growth is phenomenal, and for the first nine months of 1894 29,404 new men were enrolled in our ranks, and 401 new Camps organized. Entire harmony prevails with the management, and every department of the order is working in conformity with the great system.

We must look into the future and provide for the coming years. The next Head Camp convenes at Madison, Wisconsin, June 4, 1895, and will have important matters for consideration. The question of enlarging our

jurisdiction and the question of establishing an emergency fund must receive action. The reports of the Head Officers and of the Law Committee with their several recommendations will be in the hands of the delegates many months before the Head Camp meets, and they will have time to carefully consider these matters, so that when the time comes they can act with mature judgment. The great success of the order is due to the system and to the loyalty of the brainy workingmen who compose its membership. It is the duty of the officers and delegates at the next Head Camp to broaden the foundations upon which, before many years, will rest a great structure that will afford protection for the families of more than a million of freemen.

In Memoriam.

Milton W. Mathews,

BORN:
Clark County, Illinois, March 1, 1846.

DIED:
Urbana, Illinois, May 10, 1892

✠

"Unveil thy bosom, faithful tomb!
Take this new treasure to thy trust!
And give these sacred relics room
To slumber in the silent dust."

✠

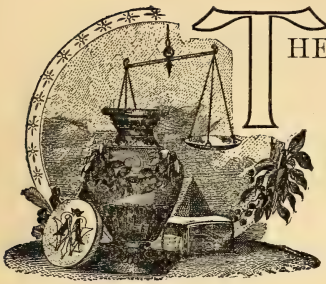
He was a charter member of Urbana Camp, No. 269, Urbana, Illinois, organized November 26, 1886, to whom was issued benefit certificate No. 8,177, for $2,000, payable at death to his beloved children, Lueva May Mathews, daughter, and Claude M. Mathews, son.

He was a delegate from Camp No. 269 to the Head Camp Modern Woodmen of America, which convened at Springfield, Illinois, November 11, 1890, at which meeting he was elected a member of the Board of Directors.

At the first meeting of the Board of Directors he was elected its Chairman, which position he held at the date of his decease.

Hon. Milton W. Mathews (deceased), Ex-Chairman Board of Directors,
Modern Woodmen of America, Urbana, Ill.

Exercises in Memory of the late Hon. Milton W. Mathews.



THE HEAD CAMP at Omaha was called to order at half-past seven in the evening, for the purpose of holding memorial exercises in honor of Milton W. Mathews, late Chairman of the Board of Directors.

After the invocation by Head Chaplain F. F. Farmaloe, Neighbor E. S. Smith, of Illinois, presented the following resolutions on behalf of Neighbor Bertram of Kansas, Chairman of the Committee on Resolutions :

WHEREAS, It hath pleased an All-Wise Providence to take from us the late Chairman of the Board of Directors, Hon. Milton W. Mathews, of Urbana, Illinois, therefore be it

Resolved, That in the death of Chairman Mathews the order of the Modern Woodmen of America has lost a worthy and valuable member.

That by his integrity, sterling worth, and active care for the interest of our order, he has won the high esteem and love of all its well-wishers.

That we sincerely mourn his death, and realize that therein this order has lost one of its most upright, genial, earnest, and eloquent advocates.

Resolved, That we deeply sympathize with his bereaved widow, son, and daughter in their extreme sorrow.

Resolved, That the Head Clerk be and is hereby instructed to cause a copy of these resolutions to be engrossed and transmitted to the family of Neighbor Mathews.

After the reading of the above resolutions, Neighbor J. G. Johnson, of the Board of Directors, delivered the following address on behalf of the Board of Directors :

"There are in this audience many who were delegates to that most remarkable of all Woodmen gatherings, the Springfield Head Camp of 1890. Many a time during the past two years have my thoughts drifted back to that historic little city, the capital of Illinois, and to the never-to-be-forgotten sessions of that great gathering. I can easily recall the great capitol building, with its grand approaches, towering dome, massive columns, spacious corridors, broad stairways, and ample legislative halls.

"I have in my mind's eye the great representative's hall, in which the Head Camp met, with its immense auditorium set with circling seats, and with its front and rear galleries, its committee rooms and lobbies, its throne-like speaker's stand, canopied with our nation's colors, and flanked on either side with portraits of those two great sons of Illinois — the intellectual giants of the epoch in which their state sprang into national fame.

"I stand in fancy to-day, as I stood through many of those memorable sessions, away over in one corner of the rear of that great meeting-room, and look over its crowded interior.

"Occupying all the right side of the room was the Illinois delegation, nearly five hundred strong. Crowded together on the left side was Nebraska, Iowa, Wisconsin, Minnesota, Michigan, Dakota, and Kansas, nearly five hundred strong. Surrounding all and filling the galleries were hundreds of watching Woodmen, well knowing that the battle had been set in array, and absorbingly interested in its outcome.

"That was the time when men's souls were tried — when the very life of this great order of ours hung trembling in the balance — Illinois on the one hand, and all the remaining states on the other.

"It had been whispered about that the Illinois delegates had held a secret caucus; that organization had been effected; that our ranks were full of practiced politicians, and that it had been agreed that *one* man — the most expert and experienced member of the delegation — had been selected to lead her forces.

"Accounts of this great civic warrior were passed from neighbor to neighbor, and when they finally reached me they had grown to such proportions that it would not have surprised me to have found in him, upon closer acquaintance —

> "'A monster of such hideous mien,
> That to be hated need but to be seen.'

"Finally, I remember that some trembling Kansan came to me, as I was perched among the Kansas delegates surveying the situation, and whispered to me that the Illinois Achilles was even at that moment addressing the Head Camp. I looked where he indicated, and saw away over by the Head Clerk's desk, among the Illinoisans, a striking figure — a man not tall, but well formed, and with the figure, the face, and the manner of a statesman, a classic head crowned with iron-gray hair, and a face which beamed with good nature while he spoke, and in every lineament, from the broad brow from which the gray hair was brushed, and from under which a pair of bright eyes twinkled with mirth, to the curious little curl at the end of his gray beard, their could be read an open story of intelligence, ability, candor, courage, and humor.

"This was Milton W. Mathews, our lamented Director and neighbor — to honor whose memory, and to place the tribute of affection upon whose tomb, this Head Camp has set apart this hour.

"It is needless for me to say that when we came to know him we forgot to dread him. One of his inimitable stories would upset every argument, and distrust among delegates vanished before his reassuring manner.

"He at once took a commanding position in the sessions of that Head Camp, and by his frankness and neighborly spirit did much to inculcate and cherish that confidence and esteem among neighbors which, starting at Springfield, was taken into nine states by the returning delegates, has ever since been, and is now, the sheet-anchor of this order's prosperity.

"When the officers for the ensuing term came to be selected he was made one of the Directors; and I often think how singular it was that when the clause of our fundamental law constituting the Board of Directors was under consideration, he rose and pointed out that no provision had been made for the appointment of a successor in case one of the board should die. The defect was remedied as he suggested, and his own death first called for the exercise of the power conferred.

"At the first meeting of the board he became its chairman, and it was an honor not only worthily but willingly bestowed. He soon made every member his warm friend, and by his timely suggestions and wise council always harmonized differences, reduced friction, and made every session which he attended a pleasure to every one who participated.

"When we first commenced our association upon the board no one would have dreamed that our number would be broken by his death. We were all pretty rugged, but no one seemed stronger nor better able to endure hard and protracted sessions than he. At all of the sessions of the board held during the first year after its organization, no one seemed to enjoy better health than our chairman; but in the winter of 1891-'92 we noticed that he wasn't well; that there were frequent

times when he seemed unable to get his breath, and when he began taking precautions against colds, and frequently brought medicine with him to the meetings, then we, who were never sick, began to be solicitous about his health. But instead of improving we noticed that the sick spells came more frequently and were more violent. I remember meeting him at Peoria early in the spring of 1892, on some business of the order. He was taken sick at the hotel and I sat up with him all night, and I really feared he would die before morning. His breath would almost entirely fail, and when I would raise him up and fan him he would revive. He was constantly in pain and couldn't sleep, and yet he seemed to be always thinking more of the trouble he was making for me than of his own suffering. Toward morning, at his request, I went to the physician's room and procured some morphine, but when I prepared it for him he hesitated, and said, 'I wouldn't like to take this and go to sleep and never wake; I am not quite ready for that yet.' Such was his will-power, however, that after a fitful sleep of two hours, induced by the drug, he arose, dressed, took a carriage for the depot and the train for his home in Urbana; and although he had been sick there for three days, and as near death as most men ever come and recover, he would not have me telegraph his wife, but instead had me telegraph for a carriage to meet the train at Urbana to take him home, so that his family should not be distressed until he could be there to reassure them. Shortly after this I visited him at his home, and I think I never saw a man who took more interest in, or more comfort with his family. His wife is gentle and refined, and ministered to his comfort as only an affectionate woman can; and I could easily see that the lovely young daughter, just blooming into womanhood, and the manly boy, who reflects his father's image, were his hourly pride and the spring of his ambition.

"Along in the spring months we missed him at our meetings. He would promise us (and himself) that he would come, but we would see him often but for a day, and sometimes not at all. Then April came, and as the air was more balmy we hoped that he could go with the other officers to Kansas; but when the time came he was too ill; but, although confined to his home, his thoughts were with us, and at every point we would find a letter from him wishing us a pleasant journey, and adding a few words of regret to be read to the neighbors at our meeting.

"From that time it was a struggle for the mastery between this determined man and the king of terrors. Day after day disease fastened to him more tenaciously; day after day the power of resistance became weaker, but the brave spirit never faltered, and his determination never wavered. Kind hearts sympathized and kind hands ministered, and anxious eyes watched the unequal contest, but at last there came a day when his physicians tearfully told him and his that the days of watching and ministry would soon be ended, and that mortality would again surrender to the grim monster — death. They say he never quailed when they told him, but like a true man, realizing that his end was near, he deliberately set his house in order, and silently waited the coming of the sombre guest. His business was all arranged, not only for the present but for the years to come; and letters of farewell dictated to dear friends, telling them that death was near, but that he did not fear to die. The future occupied his thoughts, and he told one near to him that he felt a confidence that there was for him a share in the great atonement made once for all men on Calvary.

"And so, day after day, strong in mind though weak in body, he lay and thought and watched for the messenger. What a vigil! How dear life must have seemed to him. He had tasted many of its sweets, but the best seemed

just opening before him. He had reached that place where effort might be relaxed, and things desired come easily and abundantly. What a panorama of his own life must have passed before him as he lived it over and over again in those last brief days! His childhood days in Illinois and Indiana; his early struggles in the school-room and the law office; his legal career from a struggling beginning to an honorable and lucrative position at the bar of his state; his political career, from his election as state's attorney to the presidency of the senate; his journalistic experience, from an obscure country editor to the presidency of his state editorial association; as he thought of the home he had made, so soon to be left forever; the wife and loved boy and girl, so soon to be left alone; the anxious and tender friends on ever side, so soon to be sorrowing at his grave; as he reluctantly relinquished forever the dreams of greater honors and pleasures which he well knew the future had in store for him, it must have been hard for him to give it all up and be content to die with so much to live for. But I am told no word of complaint or regret passed his lips in all those days of waiting; but, facing the inevitable with calmness and courage, he awaited the coming of the messenger —

> " 'Like one who wraps the drapery of his couch about him,
> And lies down to pleasant dreams.'

"On Tuesday, May 10th, 1892, the end came, silently but surely, and the wires carried to all the officers of our order the sad, but not unexpected, intelligence that our beloved fellow officer and neighbor was dead.

"On Saturday, May 14th, the funeral took place at Urbana, and was attended by many of our Head Officers. It was the largest funeral I ever attended. Five thousand of his friends crowded into the great Mathews Hall at the Illinois State University, while a procession, civic

and military, over a mile long, brought the casket from his home and laid it, covered with flowers, before them. The large stage provided room for the governor and state officers, dear friends from the state senate and house of representatives, and the University of Illinois, the city officers of Champaign and Urbana, the county bar association, the chief officers of this and other like societies. Many eloquent friends recited his virtues and mourned his untimely end. The choir from the State University sweetly sang his favorite hymns, and the ministers gently spoke the words of admonition and comfort, and then the vast throng passed reverently by the open casket and looked for the last time upon the features, calm in death, of their friend and neighbor.

"It was a sombre day; the rain fell steadily, as though the heavens, even, were joining in the universal grief; and at the grave when the last sad rites were finished, the apple blossoms, wet with the falling rain, fluttered down upon the lowered coffin, nature's reminder that after things which perish there springs eternal the perfect fruit.

"Milton W. Mathews was a successful lawyer. He understood the frame-work, the anatomy, the foundations of law; was familiar with the great streams and currents and tides of authority. He had breadth and scope, learning and logic, and above all the sense of justice which regulated every act in his professional career.

"Milton W. Mathews was a model representative. Faithful and incorruptible, he believed that his constituents were entitled to the fruit of his experience, to his highest thought and his best effort. He was loyal to his own convictions, loyal to the party to whose fortunes he had allied himself, but ever courteous, honorable, and fair as an adversary, and counted in the ranks of his political opponents many of his warmest personal friends. In worthily serving the state, he reflected upon the district he represented the honors which his services earned. He

PRIZE BANNER WON BY OMAHA CAMP, NO. 120, OMAHA, NEBRASKA.
(To be carried by Camp having largest membership at the end of each year.)

neither bought nor sold nor mortgaged his honor or himself, and throughout his political career could say with Aristides, 'these are clean hands.'

"Milton W. Mathews was a polished orator. With a striking face and figure, an intellectuality of the highest order, a vocabulary boundless in extent and rich in illustration and metaphor, with that indefinable something called magnetism, in an unlimited degree, he filled the stage, he captivated the audience, and whether convinced or not by his reasoning and logic, no hearer ever failed to accord him the highest praise for his manner of presenting his subject.

"Milton W. Mathews was an ideal Woodman. Proud of the order, and jealous for its advancement in numbers and influence, and yet anxious that its growth should be of sound timber and its influence in the best direction. Genial and friendly with his fellow officers, and still setting each an example of industry and integrity. Competent to worthily fill the highest positions to which his duties called him, and still a neighbor in the fullest sense with the great body of our membership; honorable, sociable, charitable, he filled the measure of an ideal Woodman, and in every place and work assigned him he honored the order which honored him.

"At the full meridian of intellectual greatness, with many years of usefulness to himself, his family, this order, and the state still before him; at the time when, perhaps, more than ever before, his talents and leadership were required in this and kindred orders to which he was attached, this good, honest, capable, true, and trusted man and neighbor has closed his eyes in the dreamless sleep of death.

"To the stern decree of an all-wise and overruling Providence we bow with grief-stricken hearts. At the portals of his grave every officer and neighbor in this great fraternity mourns.

"'He did not fall
Like drooping flowers that no man noticeth;
But like a great branch of some stately tree,
Bent in the tempest and flung down to death,
Thick with green leafage; so that piteously
Each passer by that ruin shuddereth,
And saith, "The gap this breach hath left is wide.
The loss thereof can never be supplied."'

"As a born leader of men, as statesman, legislator, lawyer, friend, officer, and neighbor, we honor him and revere his memory.

"To the loving wife and son and daughter, to his state, and to us he has left a legacy greater, better, and grander than earthly riches — a good name, a reputation untarnished, an integrity unimpaired.

"The grave has closed over him. He has gone to that far country, invisible and unknown to mortals, but where every sense of the eternal fitness of things tells us there must be a place prepared for such princely souls. But he has left behind him his words and his works, the magnetic words which inspire loyalty to right, and the words of a born warrior for truth, justice, and charity."

At the conclusion of Neighbor Johnson's address, the Head Consul called upon the various members of the Board of Directors for an expression of their sentiments, and called first upon Neighbor J. W. White, who said:

"Head Consul and neighbors, at a meeting some time ago the Board of Directors requested Neighbor Johnson to prepare a memorial address for this occasion, which address you have just heard, and I have thought that his remarks, while in his own language, fully express the feelings and sentiments of the officers of this organization. As an opportunity is given, however, I cannot forbear saying a word to add to the tribute so grandly bestowed, but which falls far short, only because human

language is inadequate to express the sentiments of all the friends and neighbors that should pay tribute to the late Senator Mathews. Not only, Head Consul, do we pay tribute to Senator Mathews, but the whole state of Illinois, where he was known, paid tribute to him. As has been told you, there were gathered the governor and state officers, and many members of the different organizations to which he belonged at his home, in the hall that was erected to his memory, because it was one of his monuments, gathered there to pay that final tribute, the last tribute it was possible to pay him.

"But as I think of Senator Mathews, I think of him as I last saw him while there was breath in his body. It was at Peoria, in a hotel. I said to him, 'Senator, you are tired, and I think you want a rest. Will you be with us at our next meeting?' 'Oh yes, I will be with you at the next meeting. I am a little tired, but, Neighbor White, I am going to keep my benefit certificate good.' Senator Mathews' benefit certificate was kept good, and he has had the reward.

"Not only have that wife and those children been paid the benefit certificate which the Modern Woodmen of America promised him that they would pay, but a higher and greater payment has been made. I am not a hero worshipper, and I do not bow at the shrine of mortal, but I do bow to the Cross of Wood and the American flag, and these alone. It may be that when mortals are called into the presence of the Judge, from whose decree there is no appeal, that the sentence of condemnation may not be passed on the weaknesses of mankind, except as they are unredeemed by the virtues of life. And when Senator Mathews came before that great Judge, I believe the sentence was passed in his favor, because no man had a larger heart or did more for humanity; no man, measured as we measure men, who had more friends within the circle of his acquaintance.

"He said to us at one time: 'I want you to come down to Urbana, to my town, some time, and hold a meeting there; but wait until summer comes; wait until the flowers are in bloom, when everything looks nice.' We did go there when the flowers were in bloom, but the flowers were scattered on his bier, and weeping friends wet them with their tears.

I cannot say more than has been said by Neighbor Johnson, nor more than is said in thought by every neighbor. And what every neighbor would say of Senator Mathews, every man would say, because they were all his friends. He was a bright, brilliant genius, a wit, and an orator. No man in the state of Illinois, except one, perhaps, was his superior. I recall being in Springfield at a state bar association where there was assembled the state bar at a banquet. Many of the members spoke, and to close Senator Mathews was called. He spoke, and after he was through the laurels were all given him. His wit and his genius were such that all those present, and there were present men who were orators, paid tribute to him as an orator—'the noblest Roman of them all.'

"Senator Mathews was not only an orator, but he was also a warm friend and a warm neighbor."

Neighbor C. T. Heydecker succeeded Neighbor White, in the following remarks:

"I had hoped that I might be spared this sad occasion; I hoped what Neighbor Johnson had prepared on behalf of those who sat in close council with Neighbor Mathews would be allowed to stand as an expression for all of us; but it has been seen fit by our Head Consul to ask us, in this unguarded moment, to shed a tear of sympathy and spread a blanket of greenness, if possible, over the grave

yet hardly made green by nature. Neighbors, you never knew Milton Mathews as we, who were so closely associated with him, did. Silently, two years ago, the board sat down in solemn conclave, silently and alone, and with that hero of heroes entering into a solemn compact to use our most earnest efforts until together we should, by his guiding hand and assistance, be able to place the financial affairs of the order in a better condition. Neighbor Mathews did his part nobly — the greatest hero of all. He has gone, neighbors, and from his place, which we feel safe in saying has been assigned him, looks down, with guiding hand watching over us.

"Milton Mathews was a Woodman in every sense; and in the two years in which he was our co-laborer spent a a great portion of his time in advising, in helping, in guiding us; and ever by his society and kind words encouraged and aided us in our work.

"Milton Mathews has gone; and while it may be regretted by the membership at large, none know so well the loss we have sustained, and no one mourns it more than those who sat close beside him in confiding, earnest council. The Head Officers went that sad May morning and sadly gathered around the remains of mortality and bade it farewell. To Woodmen men like Hon. Milton Mathews represent a type of character worthy of imitation, worthy of recognition; and we recognize his sterling qualities, his frankness, his noble and true character as a man and Woodman."

Neighbor A. R. Talbot: "Head Consul, it seems unnecessary that I should say anything in addition to what has been said. It is impossible for me to express to the neighbors here the thoughts that fill my mind to-night. I think I knew Senator Matthews perhaps as well as any one could know a man with two years' association in

business, and I want to say that no man I have ever known for that length of time so impressed me with the great sense of the responsibility resting upon one holding a position of trust, as did Senator Mathews. He was a friend of the order of Woodcraft such as we rarely find. He was a genuine friend to his immediate associates in the work of the order, and none, aside from his family, can feel his loss so keenly as we. In the management of any business he was a man whose chief aim and object was to do it promptly, honestly, and well.

"The great struggle in the life of Senator Mathews seemed to be to do anything that he could to help elevate those around him. And if he could carry their burdens, it was to him a pleasure to do so. The highest object that Senator Mathews had was to do the greatest good possible. His efforts we all know, and it may well be said of him, 'he went about doing good.'

"He was a man who never shrank from duty, but was always ready to do more than his part. He delighted in the great principles which we believe in. He always endeavored to lift the cloud from those that were in darkness, and to say some encouraging word to any that seemed in doubt or oppressed. Such a man, it seems to me, possesses that most commendable combination of the heart and head that go to make a great man.

"And I want to say, neighbors, only one word more: that while we sit here in this solemn hour, and while we have been considering the great work of Senator Mathews since his death, I am convinced that in the month of May, when bud and blossom marked the changing season, when we, with light hearts, were busy about our daily toil, Senator Mathews, brave and reconciled, in peace, went sweeping through the gates of the New Jerusalem. There he awaits us. And all that we can say is, 'neighbor, good-bye; we will be with you in the morning.'"

The Head Consul asked Neighbor E. S. Smith, of Illinois, to close the remarks on the resolutions offered, which he did in the following language:

"Head Consul and Neighbors, it was my pleasure to know Senator Mathews something more than twenty years ago. He was slightly my senior. Senator Mathews was born in a township in the southern part of Champaign county, Illinois, and when he had grown to manhood and was about to prepare himself for the practice of law, he came to the city of Urbana, dependent upon his own resources for support. He made the acquaintance of some young men there, one of whom was an attorney, who were engaged during some of their spare time in attending and establishing Good Templar organizations in that vicinity. They had weekly meetings, and invited 'Milt. Mathews,' as he was called, to go with them This lawyer of whom I spoke was a very logical, methodical, and painstaking man, and his addresses took on that nature. After the meeting was over, Milton said: 'George, why don't you put more life into it; that is what you want to do; put more life into it; stir them up.' Well, the organizers thought perhaps they would have some help, and agreed among themselves that they would call on 'Milt.' at the next meeting for a speech. The result of it was, after that Milton had all the speaking to do. There was no use for the prosy lawyer. Milton W. Mathews was a natural orator, and soon became known as the 'silver-tongued orator of Champaign county.'

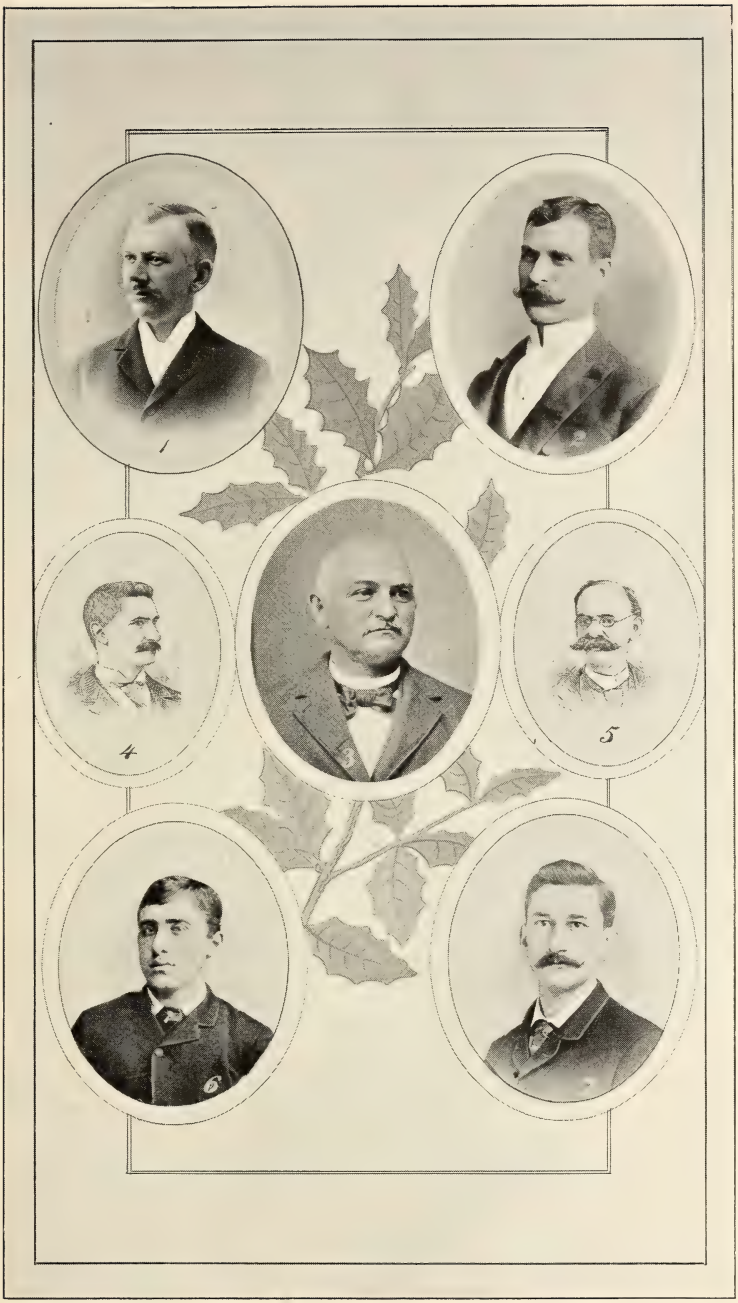
"In 1876 it was my pleasure to assist in his nomination and election to the office of state's attorney of Champaign county. He served for two terms faithfully and well; one of the best prosecutors ever in that position in the State of Illinois. He was a kind-hearted man. He prosecuted no man with the bitterness of enmity. He sought to bring out the truth, and none excelled Milton

W. Mathews in the ability to do that. He had no enemies; he had opponents many times, and he beat them; but it was always done in so pleasant away that, however badly they were defeated, they could not help joining with him in the laugh over the victory.

"His pleasures were found principally at home. He was not a society man; his great enjoyment was at his own fireside with his family, and yet with his friends that he met at his office or on the street he never had anything but pleasant words, and his society was sought by all. He never could speak to you without the bright smile and the hearty laugh following. He entered into the newspaper business and became the owner of the *Champaign County Herald*, and made it the best county paper in the State of Illinois. He had a wealth of originality. I remember one illustration of this: It is proverbial, I believe, that the church organizations ask the newspapers to insert many notices for them and render advertising services free of charge.

"Neighbor Mathews printed some postal cards something like this: 'To the members of this congregation: You are notified that the *Champaign County Herald* is the best county newspaper published in the State of Illinois, and you are asked to subscribe for it. Subscription price, $2 per year in advance.' At the foot was a request to the pastor to read that at his morning services, and the cards were addressed to the pastors of the various churches in the city. He awaited their reply. One pastor read the card; some of them took it kindly, but some answered quite bitterly, and he published their replies in the following paper, with such remarks as only Milton W. Mathews could make, raising very aptly the question of reciprocity in advertising — all so neatly done as to attract attention and offend no one.

"He was original, and dealt always in originality. He was always good natured. He was always faithful to his



OFFICERS OF CAMP NO. 120, OMAHA, NEBRASKA, 1894.

1. C. H. T. RIEPEN, Venerable Consul.
2. GEORGE D. RICE, Clerk.
3. SIMON TROSTLER, Adviser.
4. G. R. YOUNG, Manager.
5. L. B. HOYT, Manager.
6. J. G. EDMUNDSON, Sentry.
7. G. F. ELSASSER, Banker.

friends. He never forgot a friend, and never forgot a kindness done him. He was always humorous. I saw him hardly two weeks before his death; he was unable to get out of his room; he could scarcely speak above a whisper, and yet he had the same jolly smile, and the same funny anecdotes. His humor and pleasantness stayed with him to the last.

"When he became fully aware that the end was near, and the family was called around him, he was telling them good-bye, and was distributing some of his personal effects. He gave his boy, a lad of thirteen years, I think, a uniform which he wore, and his sword and hat. If you knew Senator Mathews, you know he was quite portly in the latter years of his life, and he said: 'My son, you will soon be large enough for the sword, you will soon fill the hat, but it will be a good while, son, before you can fill out those pants.'

"Especially prominent in the individuality of Neighbor Mathews was his anxiety to do something to assist others, or in some way add to their pleasure. It delighted him to make others happy. He watched for the opportunity, and always improved it.

"No one who knew Senator Mathews could have but the kindest feelings for him, and I believe that in his life the world will be benefitted even in the far future.

"Head Consul, I would move that the address of Neighbor Johnson be spread upon the journal of this Head Camp, and published with the published proceedings."

It was moved to amend the motion of Neighbor Smith by including all of the speeches made at these memorial exercises, which amendment was seconded. Before putting the motion, Head Consul Northcott said:

"I am sorry that the time is so limited that other neighbors cannot give an expression of their sentiments, as I

know many of you would like to do. This evening's memorial exercises tipify more than anything else the great possibilities and benefits of the fraternal features of our order. No neighbor who has listened to-night but will go home with a higher appreciation of the fraternal side of this order.

"We have listened with admiration to that great epic from Director Johnson; we have listened with fraternal admiration to those words of love that came from his associate officers and friends. I remember that I received a letter from his private secretary, which read: 'Senator Mathews desires me to say to you, Neighbor Northcott, that he is going to die, but that he will die bravely.'

"How grand it is! Here are neighbors who have never met Neighbor Mathews, but because he was bound to them by that tie of fraternity, that tie of Woodcraft, they all honor his memory. And how it will be appreciated by his family! There is a great deal in the uncovered and bowed head at the grave of a neighbor.

> "'He was a man whom the spoils of office could not buy;
> A man of honor, a man who would not lie.'"

At the conclusion of the Head Consul's remarks, the resolutions, as presented by the Committee on Resolutions, were adopted unanimously by a rising vote. And the memorial exercises were closed.

Roll of Honor.

"With the Axe, the Wedge, and Beetle
Dismal forests have been cleared.
* * * * *
Work we will! our cause is just.
Charity our hope and trust."

List of Some of the Public Speakers on Woodcraft.

ILLINOIS.

Hon. W. A. Northcott, Greenville.
Maj. C. W. Hawes, Fulton.
Hon. J. W. White, Rock Falls.
Gen. J. N. Reece, Springfield.
Hon. C. T. Heydecker, Waukegan.
Rev. F. F. Farmaloe, Rockford.
Judge C. J. Lindley, Greenville.
Hon. W. A. Rodenberg, East St. Louis.
Hon. W. I. Klein, Barry.
Hon. W. R. Jewell, Danville.
Hon. H. Clay Wilson, Springfield.
Judge Jas. Creighton, Springfield.
Hon. Jas. M. Graham, Springfield.
Hon. E. S. Smith, Springfield.
M. Quackenbush, Dundee.
Hon. E. A. Nye, Danville.
Rev. J. M. Robinson, El Paso.
Hon. Frank Joslyn, Elgin.
Judge A. M. Cavan, El Paso.

IOWA.

Hon. Perry Perkins, Des Moines.
Dr. I. L. Potter, Ackley.
John Roberts, Ackley.
Dr. I. H. Fry, Marshalltown.
C. G. Saunders, Council Bluffs.
J. R. Carrothers, Lincoln, Neb.
Dr. E. R. Hutchins, Des Moines.
Rev. F. Stanley Adams, Keosauqua.

MISSOURI.

W. W. Wertenberger, St. Joseph.
D. I. Thornton, Kansas City.
Hon. J. M. Jones, Kansas City.
Hon. Geo. L. Walls, Kansas City.
H. G. Parcell, Kirksville.
S. C. Emerson, St. Clair.
Dr. F. M. Martin, Maryville.
John A. Sidney, Hannibal.
Hon. A. W. Florea, Jefferson City.
W. C. Sherrill, Excelsior Springs.

NEBRASKA.

Dr. A. O. Faulkner, Lincoln.
Capt. W. H. Woodward, Lincoln.
Rev. Charles Shepard, Lincoln.
D. C. Zink, Grand Island.
Hon. A. R. Talbot, Lincoln.
Hon. Wm. J. Bryan, Lincoln.
C. C. McNish, Wisner.
Dr. S. F. Ashby, Fairmont.
George Morrow, Omaha.

KANSAS.

Hon. J. G. Johnson, Peabody.
Dr. Frank Swallow, Valley Falls.
P. J. Strack, Junction City.
Hon. E. E. Murphy, Leavenworth.
Joseph B. Thoburn, Peabody.
H. S. Martin, Marion.
Hon. J. W. Breidenthal, Topeka.
Dr. J.J. Tinder, Parsons.
V.H. Grinstead, Leoti.
Hon. James Fike, Colby.
E. S. Bertram, Council Grove.
P. G. Chubbic, Beloit.

MINNESOTA.

W. H. Dawson, Slayton.
Alfred Terry, Slayton.
Hon. B. D. Smith, Mankato.
Harry Franklin, St. Paul.
Hon. W. A. Funk, Lakefield.
E. A. Ranson, Crookston.
W. J. McAllister, Slayton.
Dr. Thomas Lowe, Slayton.
Dr. C. A. McCollom, Minneapolis.
Charles G. Laybourn, Minneapolis.
Dr. H. O. Larrabee, Winona.

WISCONSIN.

Thomas H. Love, Madison.
Dr. A. H. Hollister, Madison.
C. E. Whelan, Madison.
Humphrey Pierce, Appleton.
M. H. Thayer, Sparta.
Dr. Isaac Buckeridge, Beloit.
F. F. Livermore, Beloit.

MICHIGAN.

C. D. Sharrow, Grand Rapids.
J. A. McDowell, West Bay City.
M. R. Carrier, Lansing.
H. C. Hedges, Lansing.
J. Tyler Alcott, Grand Rapids.
J. A. Lombard, Grand Rapids.
C. J. Byrns, Ishpeming.
J. W. Burns, Port Huron.
Rev. J. Kilpatrick, West Bay City.
W. C. Hicks, Benton Harbor.
Rev. R. J. Jones, Gaines.
Dr. G. F. Knowles, Manistee.
S. H. Clink, Muskegon.
Charles F. Howe, Coldwater.

NORTH DAKOTA.

Charles L. Ward, Ellendale.

SOUTH DAKOTA.

F. R. Van Slyke, Madison.
Frank R. Hyde, Sioux Falls.
Judge John Pusey, Miller.

List of Twenty Cities Having Largest Membership, October 1st, 1894.

TOWN.	STATE.	NO. OF CAMPS.	MEMBERSHIP.
Springfield	Illinois	6	1180
Omaha	Nebraska	3	1136
Rockford	Illinois	3	886
Peoria	Illinois	7	784
Lincoln	Nebraska	5	722
Minneapolis	Minnesota	12	670
Rock Island	Illinois	3	647
St. Paul	Minnesota	7	640
Decatur	Illinois	2	597
Elgin	Illinois	1	581
Moline	Illinois	3	573
Dubuque	Iowa	2	524
Clinton	Iowa	2	391
Danville	Illinois	1	380
Beloit	Wisconsin	2	367
Muscatine	Iowa	1	344
Aurora	Illinois	1	342
Des Moines	Iowa	3	301
Atchison	Kansas	1	295
Topeka	Kansas	1	295

List of Fifty Largest Camps.

October 1st, 1894.

CAMP NO.	NAME.	LOCATION.	STATE.	NO. OF MEM.
51	Rockford	Rockford	Illinois	617
60	Silver Leaf	Elgin	Illinois	581
120	Omaha	Omaha	Nebraska	532
1454	Beech	Omaha	Nebraska	362
106	Muscatine	Muscatine	Iowa	344
54	Aurora	Aurora	Illinois	342
38	Moline	Moline	Illinois	332
1626	Easterly	Decatur	Illinois	322
348	Beloit	Beloit	Wisconsin	315
356	Unity	Atchison	Kansas	295
536	Topeka	Topeka	Kansas	295
365	Banyan	Madison	Wisconsin	279
872	Central Illinois	Springfield	Illinois	278
984	Dubuque	Dubuque	Iowa	276
144	Decatur	Decatur	Illinois	275
31	Robin Hood	Clinton	Iowa	265
454	Court	Springfield	Illinois	260
249	Paris	Paris	Illinois	256
112	Mound City	Joliet	Illinois	253
667	Galesburg	Galesburg	Illinois	248
83	Iron Wood	Dubuque	Iowa	247
87	Charter Oak	Peoria	Illinois	239
843	Baker	Peoria	Illinois	239
945	Maple	Omaha	Nebraska	237
27	Cedar	Davenport	Iowa	237
566	Hawthorne	Aurora	Nebraska	236
47	Sycamore	Sycamore	Illinois	231
29	Rock Island	Rock Island	Illinois	230
254	Vermillion	Danville	Illinois	226
509	Island City	Rock Island	Illinois	220
171	Hazel	Council Bluffs	Iowa	217
352	Litchfield	Litchfield	Illinois	215
630	Flour City	Minneapolis	Minnesota	209
219	Gem City	Quincy	Illinois	207
975	Oak Leaf	Hiawatha	Kansas	205
1490	Bay City	Bay City	Michigan	204
108	U. S. Grant	Des Moines	Iowa	202
2002	Kansas City	Kansas City	Missouri	200
12	Sterling	Sterling	Illinois	198
1550	C. W. Hawes	Rock Island	Illinois	197
384	Oakdale	Salina	Kansas	196
110	Blooming Grove	Bloomington	Illinois	195
201	Jack Oak	Macomb	Illinois	194
674	Minnehaha	St. Paul	Minnesota	189
452	Victory	Greenville	Illinois	182
52	Boone	Belvidere	Illinois	182
690	Ackley	Ackley	Iowa	180
969	Lincoln	Lincoln	Nebraska	179
443	Appleton	Appleton	Wisconsin	177
174	Lake	Waukegan	Illinois	177

The Banner Camp.

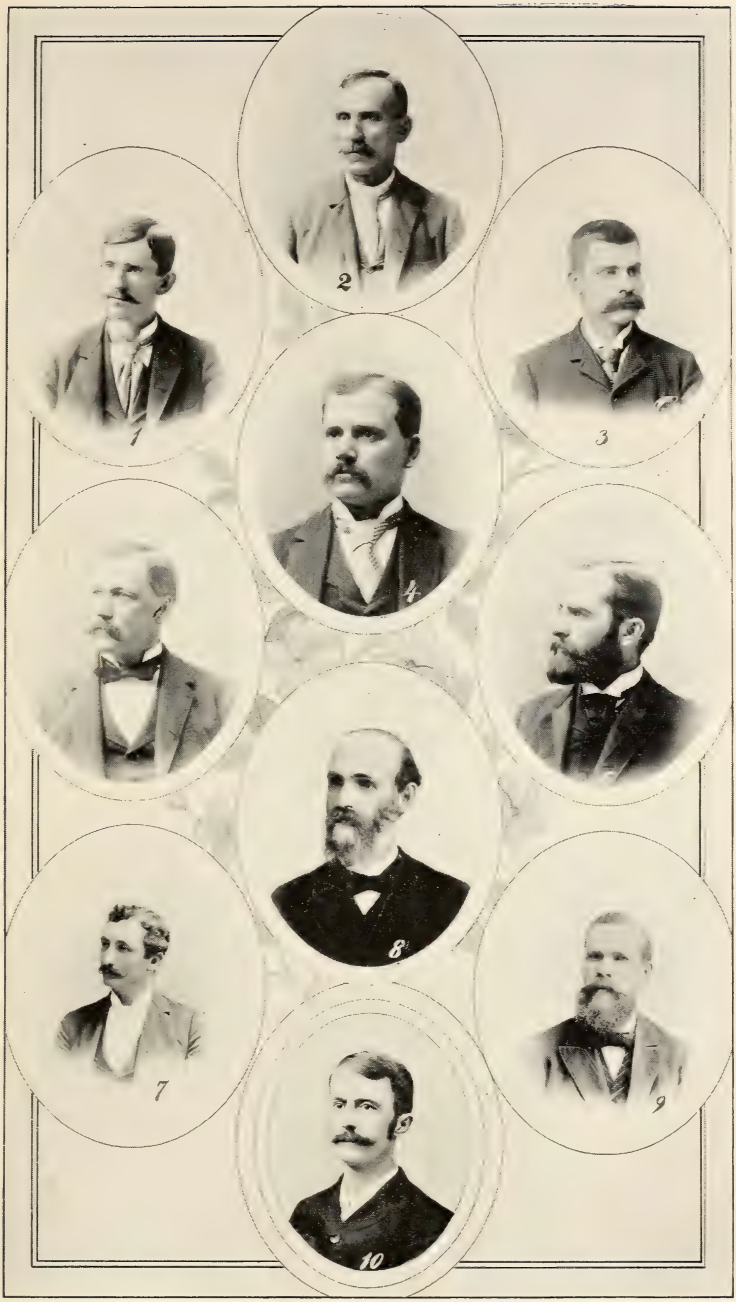
About one year ago the following offer was made by the Head Camp :

"A handsome banner will be presented to the Camp having the largest membership in good standing at the close of the day's work, December 31st, 1893, as shown by the records at the Head Clerk's office. The banner will be held by the successful Camp for the ensuing year, and will be known as the 'Banner Camp.' At the end of the year it will be given to the Camp having the largest membership in good standing."

After this prize was offered competition became very brisk, the leading workers being Camps No. 120, Omaha, Nebraska ; No. 60, Elgin, Illinois, and No. 51, Rockford, Illinois. Toward the close of the year it became apparent that either Elgin or Omaha Camp would be the winner, and until the reports were received, no one could tell which would be the successful one.

At the close of the year 1893 Camp No. 120 was the largest in the jurisdiction, and had six hundred and seven members in good standing, and won the right to carry the magnificent banner, and be known as the "Banner Camp" for the year 1894. The presentation of this banner to the Camp by Head Consul Northcott took place in the presence of thousands of people at the great Omaha picnic, August, 1894. The response was made by C. H. T. Riepen, Venerable Consul of the Camp.

Camp No. 51, Rockford, Illinois, won the prize for the greatest growth during the months of December, 1893, and January and February, 1894. This magnificent Camp is now the largest in the jurisdiction, as shown by the pass reports on the first day of September, 1894. Closely following this Camp in membership is the grand old Silver Leaf Camp, No. 60, of Elgin, Illinois. One of



OFFICERS OF CAMP NO. 51, ROCKFORD, ILLINOIS, 1894.

1. F. L. MORGAN, Escort.
2. L. M. HESS, Manager.
3. J. F. WEINGARTNER, Watchman.
4. FRANK E. HUMESTON, Venerable Consul.
5. T. F. HOPKINS, Banker.
6. Dr. J. E. ALLABEN, Physician.
7. A. W. BANKS, Manager.
8. EDWARD P. THOMAS, Clerk.
9. GUSTAF PETERSON, Sentry.
10. T. W. CLARK, Adviser.

these two Camps will probably be the banner Camp for 1895, but at this writing it is impossible to say which one of the two will be the winner.

Camp No. 2002, of Kansas City, Missouri, won the prize for the largest growth during the three months of March, April, and May, 1894. This Camp was only organized in June, 1893, and now has a membership in good standing of over two hundred.

We publish a photograph of the handsome banner and of the officers of the Camps named above, and do but give merit where merit is due in placing them on the roll of honor.

Winners of Hustler Buttons.

Every neighbor who wears one of these buttons attracts attention wherever he meets a Woodman. Every wearer has brought at least five new members into his Camp. The "Hustler Button" was offered for the month of April, 1893, and also for the period extending from November 1st, 1893, to May 1st, 1894. We publish below a list of the names of every Woodman in the jurisdiction who is the proud possessor and entitled to wear one of these buttons. Not a neighbor in the jurisdiction, except the four hundred and eight named below, are entitled to wear this button.

At least two thousand members have been brought into the order by the winners of these buttons; besides, some of the winners have brought in as many as twenty-five members. The great good of this scheme will be fully realized when we consider that in many of these cases the five new members have been added to very small Camps, and this infusion of new blood has been the stimulant that has started many a Camp on a new era of growth and prosperity.

Camp.	*Name.*	*Town.*	*State.*
1484	P. C. Mowrey	Port Huron	Michigan.
1880	W. H. Williamson	Easton	Illinois.
1872	George L. Miller	Pierron	Illinois.
1626	C. W. Frew	Decatur	Illinois.
89	B. J. Lawman	Manchester	Iowa.
1762	W. W. Myers	Hopkinton	Iowa.
281	John L. Berner	Morris	Illinois.
1146	J. M. Bushnell	Wyocena	Wisconsin.
106	J. A. Ledya	Muscatine	Iowa.
1370	J. H. Langdon	Gretna	Nebraska.
1370	J. L. Harley	Gretna	Nebraska.
61	Ole Ostby	Dundee	Illinois.
1589	W. E. Gordon	Old Ripley	Illinois.
100	S. H. Sheldon	Iowa Falls	Iowa.
1626	C. E. Lowry	Decatur	Illinois.
872	F. X. Reisch	Springfield	Illinois.
1809	A. Maes	Aniwa	Wisconsin.
1809	W. Purdy	Aniwa	Wisconsin.
1809	E. Bignall	Aniwa	Wisconsin.
1809	H. J. Weeks	Aniwa	Wisconsin.
1385	T. J. Reynolds	Modesto	Illinois.
613	Paul Schmidt	St. Paul	Nebraska.
1112	John T. Lenton	Pender	Nebraska.
2106	N. H. Burton	Sullivan	Missouri.
1260	E. P. Illsley	Sleepy Eye	Minnesota.
636	J. J. Taylor	Loup City	Nebraska.
2088	C. E. Boroff	Gallatin	Missouri.
1551	J. S Fendley	Danville	Illinois.
949	C. W. Hardy	Waterville	Kansas.
613	G. F. Holm	St. Paul	Nebraska.
1458	E. W. Barcroft	Walshville	Illinois.
466	William E. Sharp	Aurora	Illinois.
955	James Caverly	Midland	Michigan.
339	E. C. Vanderpoorten	Watseka	Illinois.
598	E. D. Bartholomew	Necedah	Wisconsin.
1052	E. S. Rakliff	Cunningham	Kansas.
156	B. B. Davis	Strawberry Point	Iowa.
156	J. R. McDonald	Strawberry Point	Iowa.
1504	H. C. Peterson	St. Paul	Minnesota.
2052	Henry Struck	Maryville	Missouri.
572	H. A. Fischer	Staunton	Illinois.
945	Fred. A. Maxfield	Omaha	Nebraska.
786	H. C. Pickett	Altamont	Illinois.
106	J. A. Leyda	Muscatine	Iowa.
1837	C. J. Schaefer	Eddyville	Iowa.
402	Charles H. Cramer	Lake Mills	Wisconsin.

Camp.	*Name.*	*Town.*	*State.*
2106	John S. Blanton	Sullivan	Missouri.
2002	D. I. Thornton	Kansas City	Missouri.
2002	C. S. Fisher	Kansas City	Missouri.
2002	P. C. Palmer	Kansas City	Missouri.
430	William L. Lovell	Crete	Nebraska.
630	James Paul	Minneapolis	Minnesota.
254	George W. Reilly	Danville	Illinois.
1100	William E. Cutts	Broomfield	Nebraska.
1100	Ira N. Kirby	Broomfield	Nebraska.
1052	H. A. Scott	Cunningham	Kansas.
253	R. F. Hubbart	Farmer City	Illinois.
1210	R. Homberger	Sauk City	Wisconsin.
760	William Achenbach	Alma	Wisconsin.
760	Ph. Zeller	Alma	Wisconsin.
2106	J. R. Bullock	Sullivan	Missouri.
660	Charles Cox	Table Grove	Illinois.
909	J. G. Johnson	Peabody	Kansas.
149	Charles J. Forth	Palmyra	Illinois.
1355	William Brownfield	Bee	Nebraska.
1355	F. C. Gumbell	Bee	Nebraska.
1504	C. J. Sund	St. Paul	Minnesota.
1253	G. M. Traut	Ivanhoe	Illinois.
1253	E. G. Payne	Ivanhoe	Illinois.
1599	J. W. Kaiser	Fort Scott	Kansas.
633	George T. Harlan	Girard	Illinois.
633	C. P. Van Sickle	Girard	Illinois.
1804	A. J. Scranton	Millersburg	Illinois.
1364	J. P. Routh	Hiattville	Kansas.
60	C. S. Higinbotham	Elgin	Illinois.
1599	M. H. Fuqua	Fort Scott	Kansas.
726	Thomas E. Hitt	Carleton	Nebraska.
1679	Peter Johnson	Hays City	Kansas.
456	James T. Ohlwine	Huron	South Dakota.
1439	John J. Burns	Gaines	Michigan.
1188	R. B. Stoddard	Geneva	Iowa.
1188	S. C. Parks	Geneva	Iowa.
1800	O. L. Shadford	Agency	Iowa.
1983	J. D. English	Axtell	Nebraska.
1142	Julius Rohwer	Ida Grove	Iowa.
2002	D. M. Hughes	Kansas City	Missouri.
2002	J. R. Hughes	Kansas City	Missouri.
282	R. C. Stirton	Monticello	Iowa.
1589	T. B. McElroy	Old Ripley	Illinois.
1589	W. C. Tyler	Old Ripley	Illinois.
1589	J. W. Brown	Old Ripley	Illinois.
1589	E. R. Gum	Old Ripley	Illinois.

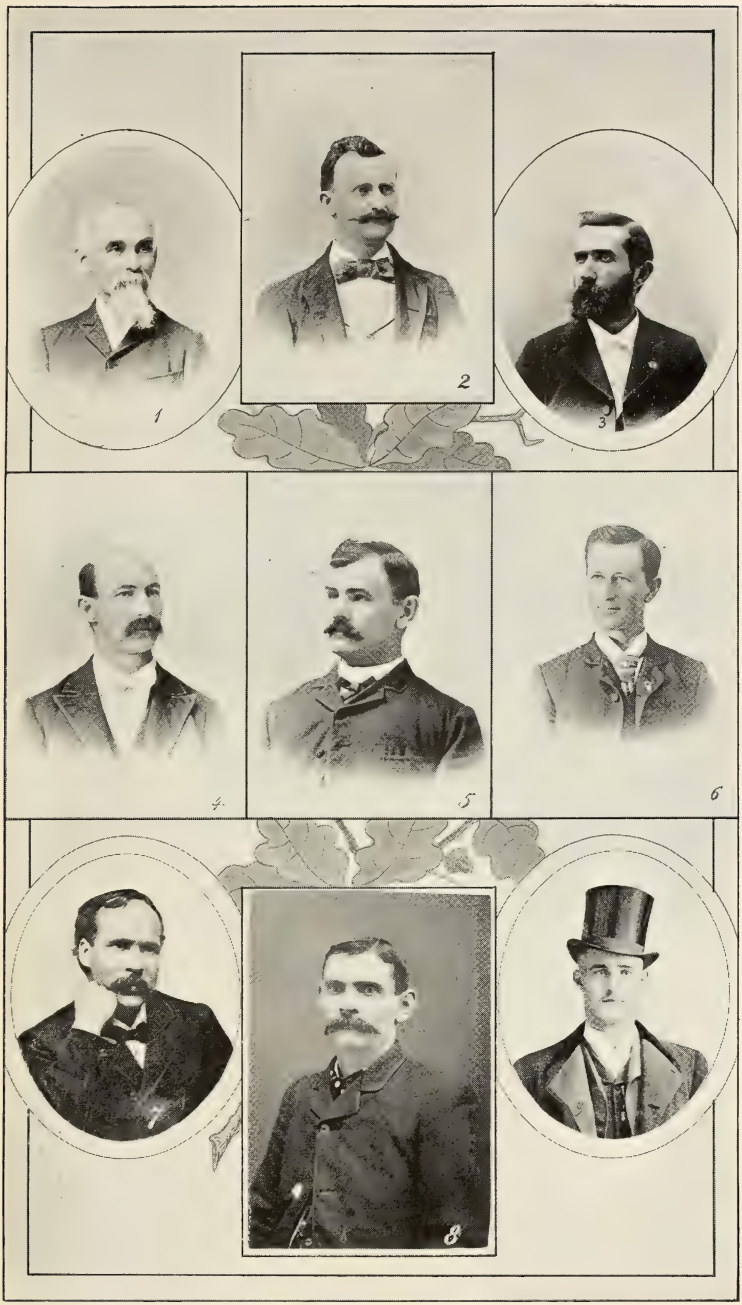
Camp.	*Name.*	*Town.*	*State.*
1589	J. B. Long	Old Ripley	Illinois.
199	R. P. Wait	Reynolds	Illinois.
339	J. E. Zamwalt	Watseka	Illinois.
1960	James P. Anderson	Wells	Minnesota.
1960	J. H. Joice	Wells	Minnesota.
1960	George H. Donbarz	Wells	Minnesota.
384	J. A. Banker	Salina	Kansas.
2066	A. D. Crotts	Pretty Prairie	Kansas.
186	John A. Wilson	Rural	Illinois.
1728	Walter Dunn	Viola	Minnesota
51	L. M. Hess	Rockford	Illinois.
51	W. H. McIntosh	Rockford	Illinois.
51	C. T. Ray	Rockford	Illinois.
51	F. L. Morgan	Rockford	Illinois.
760	Charles Neumeister	Alma	Wisconsin.
367	George Howard	Leavenworth	Kansas.
942	David Heckman	Liberty	Kansas.
942	F. M. Lewis	Liberty	Kansas.
942	G. W. Kerr	Liberty	Kansas.
1666	L. F. Johnson	Hoisington	Kansas.
2124	M. D. Gibbs	Steelville	Missouri.
1983	S. A. Olson	Axtell	Nebraska.
1983	H. A. Carlson	Axtell	Nebraska.
1983	W. J. Swartz	Axtell	Nebraska.
1791	J. F. Quinley	Papillion	Nebraska.
1983	J. S. Freeland	Axtell	Nebraska.
599	J. E. Shears	Central City	Nebraska.
1748	F. A. Bardeen	Otsego	Michigan.
219	C. E. Soule	Quincy	Illinois.
219	John L. McLean	Quincy	Illinois.
420	Amos Conrad	Vandalia	Illinois.
420	A. Marquis	Vandalia	Illinois.
420	A. C. Walter	Vandalia	Illinois.
1942	W. C. Sherrill	Excelsior Springs	Missouri.
1941	Dr. C. W. Pyle	Rich Hill	Missouri.
1941	C. W. Orris	Rich Hill	Missouri.
1446	E. A. Stockslager	Humphrey	Nebraska.
163	Herbert Vandresser	Genoa	Illinois.
83	Edward Werner	Dubuque	Iowa.
1301	J. W. Wise	Winchester	Kansas.
1301	W. F. Weatherford	Winchester	Kansas.
1301	J. R. O. Carley	Winchester	Kansas.
466	C. S. Hull	Aurora	Nebraska.
456	Alexander McIntosh	Huron	South Dakota.
1509	J. B. Reed	Jewell City	Kansas.
1509	George E. Jennings	Jewell City	Kansas.

Camp.	*Name.*	*Town.*	*State.*
1477	Winfield Baldwin	Jamestown	North Dakota.
276	George D. Hurlbut	Preston	Minnesota.
2002	F. P. McKeigan	Kansas City	Missouri.
2002	J. H. Forris	Kansas City	Missouri.
2002	Edward Rodman	Kansas City	Missouri.
1616	Charles A. Mueller	Springfield	Minnesota.
1845	Frank C. Cusick	Blackstone	Illinois.
1658	C. Lussum	St. Joseph	Michigan.
909	H. B. Van Nest	Peabody	Kansas.
613	George D. Jeffers	St. Paul	Nebraska.
111	J. A. Mize	Des Moines	Iowa.
1323	Dr. R. K Hull	Downs	Kansas.
1918	H. A. Phillips	Grand Meadow	Minnesota.
1761	J. H. Shipley	Rippey	Iowa.
367	J. H. E. Weigant	Leavenworth	Kansas.
1765	Patrick Boyles	Hot Springs	South Dakota.
282	J. F. Petcina	Monticello	Iowa.
208	C. E. Shugart	Princeton	Illinois.
1203	J. B. Fields	Alma	Kansas.
1558	T. M. Barlow	Walshville	Illinois.
309	Joseph Exner	Rock Island	Illinois.
1138	W. C. McHenry	Nelson	Nebraska.
1138	E. T. Worden	Nelson	Nebraska.
1960	N. C. Nelson	Wells	Minnesota.
65	H. C. Blanchard	Mendota	Illinois.
776	W. T. Oates	Shullsburg	Wisconsin.
776	S. R. Sampson	Shullsburg	Wisconsin.
452	S. G. Sparks	Greenville	Illinois.
1029	G. W. Martens	Washburn	Wisconsin.
1636	J. H. Reasor	Edna	Kansas.
1636	J. W. Ward	Edna	Kansas.
1446	John Eggers	Humphrey	Nebraska.
1	A. J. Angell	Lyons	Iowa.
1216	A. D. Loffler	Beresford	South Dakota.
1454	J. F. Lyons	Omaha	Nebraska.
1454	Joseph Daubaum	Omaha	Nebraska.
2076	Dr. T. S. Manning	Vandalia	Missouri.
1253	Elisha Proctor	Ivanhoe	Illinois.
1253	Jesse Porteous	Ivanhoe	Illinois.
1253	William Kueblker	Ivanhoe	Illinois.
723	A. F. Gramm	Mt. Horeb	Wisconsin.
1558	E. P. Moss	Walshville	Illinois.
354	W. H. Gleim	Brush Creek	Iowa.
2038	H. W. Sunderlin	Odell	Nebraska.
992	E. C. Phillips	Table Rock	Nebraska.
1864	Fred Krog	Bartlett	Illinois.

Camp.	*Name.*	*Town.*	*State.*
1864	J. D. Markel	Bartlett	Illinois.
1969	W. L. Emerson	Wells	Minnesota.
2025	J. R. Barger	Dunbar	Nebraska.
615	Ed. H. Gerdes	Pekin	Illinois.
1658	F. B. Wescott	St. Joseph	Michigan.
1658	James Bradford	St. Joseph	Michigan.
1138	John F. Dunn	Nelson	Nebraska.
420	Fred Schilling	Vandalia	Illinois.
723	G. G. Mandt	Mt. Horeb	Wisconsin.
352	John Sanders	Litchfield	Illinois.
1983	August Lindquist	Axtell	Nebraska.
1377	L. C. Hine	Benedict	Nebraska.
282	Noel Brazelton	Monticello	Iowa.
1216	C. Boughton	Beresford	South Dakota.
959	James H. Willard	Gillespie	Illinois.
257	William Bushnell	Hoopestown	Illinois.
257	James W. Sherrill	Hoopestown	Illinois.
1380	F. C. Buschow	Blue Hill	Nebraska.
1380	Peter Merten	Blue Hill	Nebraska.
836	George W. Wolf	West Point	Illinois.
1584	Anton Kasper	Prague	Nebraska.
1128	C. J. Byrns	Ishpeming	Michigan.
368	William F. Weisbard	Cedar Falls	Iowa.
1814	Ed. Zilke	Garfield	Wisconsin.
1553	George S. Stebbins	Winona	Minnesota.
1462	Ed. H. Kopplin	Robinson	Kansas.
87	Adam Lohnes	Peoria	Illinois.
491	Charles F. Albright	Primghar	Iowa.
1446	John Bunker	Humphrey	Nebraska.
702	Martin Hassett	Clinton	Iowa.
2020	R. A. Thornell	Boody	Illinois.
881	Louis Weidenbeck	Wonewock	Wisconsin.
65	John D. Ozment	Mendota	Illinois.
942	F. M. Goodson	Liberty	Kansas.
1724	August Droll	Troy	Illinois.
1628	Charles J. Safarik	Schuyler	Nebraska.
80	E. J. Smith	Harvard	Illinois.
1216	John Davis	Beresford	South Dakota.
688	John R. Maxon	Minden	Nebraska.
688	J. H. Tarkington	Minden	Nebraska.
459	Charles Meng	Greenfield	Illinois.
1301	Reuben McClure	Winchester	Kansas.
1553	F. L. Morse	Winona	Minnesota.
2096	L. L. Steele	Alden	Iowa.
886	Charles Elliott	Buchanan	Michigan.
1921	Charles Hancock	Champion	Nebraska.

Camp.	*Name.*	*Town.*	*State.*
1921	A. W. Lambert	Champion	Nebraska.
448	J. A. Johnson	Holdredge	Nebraska.
352	J. H. Rodecker	Litchfield	Illinois.
2162	A. D. Cooper	Sherman	Illinois.
110	C. C. Hopkins	Bloomington	Illinois.
1054	C. A. Coats	Stockton	Nebraska.
1950	J. V. Conover	Wakonda	South Dakota.
1178	Thomas Kerr	Hartland	Wisconsin.
1468	G. P. Brown	Burwell	Nebraska.
316	J. T. Hall	Kearney	Nebraska.
2002	H. C. Elberg	Kansas City	Missouri.
95	Emil Schaid	Peru	Illinois.
135	J. T. McClure	Alton	Illinois.
1255	J. W. Davis	Herrington	Kansas.
1814	Ed. Zilke	Oakfield	Wisconsin.
1014	Henry B. Nash	Bowen	Illinois.
1800	H. E. Woodford	Agency City	Iowa.
1712	Arthur J. Hays	Frederick	Kansas.
1712	Noella Baum	Frederick	Kansas.
2205	John S. Shearer	Minneola	Kansas.
226	Israel McLain	Tipton	Iowa.
2013	A. C. Olson	Windom	Minnesota.
1503	N. B. Carver	Hampton	Nebraska.
1062	F. L. Meyers	Sheldon	Iowa.
713	J. B. Johansen	Farwell	Nebraska.
1954	Don W. Fraker	Deweese	Nebraska.
283	A. M. Edwards	Nokomis	Illinois.
1138	W. C. McHenry	Nelson	Nebraska.
669	A. S. Overman	Western	Nebraska.
630	J. E. Wolf	Minneapolis	Minnesota.
630	C. H. Patterson	Minneapolis	Minnesota.
83	Phil Pier, Jr.	Dubuque	Iowa.
1666	Jacob W. Shirley	Hoisington	Kansas.
865	J. B. Parker	Chemung	Illinois.
1054	D. C. Stansberry	Stockham	Nebraska.
404	W. H. Weeks	Edgington	Illinois.
404	J. A. Seaver	Edgington	Illinois.
404	L. D. Mudge	Edgington	Illinois.
402	Richard Krull	Lake Mills	Wisconsin.
1943	J. M. Rush	Battle Creek	Nebraska.
1943	J. J. Daniel	Battle Creek	Nebraska.
1943	Robert Boyer	Battle Creek	Nebraska.
1022	J. T. Fulton	Albany	Wisconsin.
437	Harry F. Faith	Fillmore	Illinois.
532	J. R. Gicker	Pittsfield	Illinois.
532	S. N. Jones	Pittsfield	Illinois.

Camp.	*Name.*	*Town.*	*State.*
532	M. R. Peckenbaugh	Pittsfield	Illinois.
47	M. F. Carlson	Sycamore	Illinois.
47	Frank Mitchell	Sycamore	Illinois.
1825	Peter Schaub	Marion	Wisconsin.
1512	A. R. Gillespie	Buckingham	Illinois.
1117	Thomas J. Kilpatrick	Belmont	Wisconsin.
1699	C. B. Stewart	Plainville	Kansas.
2205	R. G. Holaday	Minneola	Kansas.
2205	C. F. Wagner	Minneola	Kansas.
2205	George B Doolittle	Minneola	Kansas.
76	V. G. Chaffee	Coleta	Illinois
633	Frank Brown	Sharon	Wisconsin.
633	Charles Chadsey	Sharon	Wisconsin.
27	William Fayr	Davenport	Iowa.
27	James A. Larkin	Davenport	Iowa.
1939	H. B. Harwood	East Dubuque	Illinois.
1625	O. O. McDown	Colony	Kansas.
1585	James McGinness	Devon	Kansas.
1025	John Emerson	St. Clair	Michigan.
178	George B. Roberts	Greenview	Illinois.
359	F. J. Murphy	Abilene	Kansas
2236	Thomas C. Hogan	Monroe City	Missouri.
636	Joseph McCoy	Loup City	Nebraska.
1923	John Florin	Waumandee	Wisconsin.
1326	A. A. Driggers	Madelia	Minnesota.
141	George L. Buxton	Kirkland	Illinois.
1087	J. H. Sipe	Danvers	Illinois.
316	R. D. Phillips	Kearney	Nebraska.
316	T. A. Tollefsen	Kearney	Nebraska.
316	D. F. Smith	Kearney	Nebraska.
2089	D. C. Anthony	Stockton	Kansas.
2089	C. A. Flint	Stockton	Kansas.
849	George Mueller	Hartford	Wisconsin.
1253	H. C. Payne	Ivanhoe	Illinois.
2217	J. R. Padfield	Atwater	Illinois.
1278	Casper A. Krupp	Thorp	Wisconsin.
1412	J. E. Kays	Kansas City	Kansas.
1105	P. H. Lannon	Saunemin	Illinois.
1710	O. F. Biglin	O'Neill	Nebraska.
374	L. J. Merrill	Clinton	Wisconsin.
374	R. W. Cheever	Clinton	Wisconsin.
1364	Samuel Cooper	Hiattville	Kansas.
1992	S. L. Baker	Atlanta	Nebraska.
1992	L. C. Holmes	Atlanta	Nebraska.
1362	A. Deickmann	Belleville	Illinois.
1362	Charles F. Krebs	Belleville	Illinois.



OFFICERS OF SILVER LEAF CAMP, NO. 60, ELGIN, ILLINOIS, 1894.

1. CHARLES A. KIMBALL, Banker.
2. GEORGE ROBINSON, Clerk.
3. DR. A. L. MANN, Physician.
4. F. C. MERREFIELD, Adviser.
5. C. S. HIGINBOTHAM, Manager.
6. R. R. ROWE, Sentry.
7. OLIVER M. OBER, Venerable Consul.
8. A. A. HAMMERS, Escort.
9. F. A. BULL, Watchman.

Camp.	*Name.*	*Town.*	*State.*
1983	J. F. McGaughey	Lamar	Nebraska.
2099	John Caranahan	Shelbina	Missouri.
1616	John Berg	Springfield	Minnesota.
1616	T. A. Wilson	Springfield	Minnesota.
1616	Thomas Schilling	Springfield	Minnesota.
1616	George J. Grim	Springfield	Minnesota.
1616	George Ross	Springfield	Minnesota.
1521	Ora Godsey	Franklin	Nebraska.
607	Willis Rowcliffe	Tecumseh	Nebraska.
1347	W. N. Copling	Kennard	Nebraska.
633	Dr. A. H. Simons	Girard	Illinois.
369	W. H. McGraw	Lake Geneva	Wisconsin.
19	J. A. Hasler	Hampshire	Illinois.
950	W. D. Cox	Elsmore	Kansas.
1796	John G. Weber	Marine	Illinois.
1714	J. H. Boutin	Peoria	Illinois.
1913	C. A. Scriven	Lucas	Kansas.
2055	M. Johnson	Valley	Nebraska.
1009	John W. Smith	Cook	Nebraska.
1333	John Davis	Ohiowa	Nebraska.
2065	Noah Shear	Sedalia	Missouri.
2065	F. L. Ludemann	Sedalia	Missouri.
623	A. Vance	Capron	Illinois.
1991	B. F. Purdy	Viroqua	Wisconsin
1991	O. B. Spellman	Viroqua	Wisconsin.
1991	L. R. Adlington	Viroqua	Wisconsin.
607	C. A. Talcott	Tecumseh	Nebraska.
345	A. G. Alexander	Council Grove	Kansas.
2008	T. T. Marcott	Brady Island	Nebraska.
902	E. A. Makepeace	Augusta	Kansas.
2	W. A. Startzman	Fulton	Illinois.
2153	J. R. Habbegger	Jamestown	Illinois.
1864	D. F. Stumpf	Bartlett	Illinois.
1216	W. E. Bussler	Beresford	South Dakota.
1699	R. T. Yeagy	Plainville	Kansas.
197	J. K. Medberg	Rock Rapids	Iowa.
709	Thomas Hodges	Mason City	Iowa.
506	Peter F. Clark	Scottville	Illinois.
1666	Samuel P. Hager	Hoisington	Kansas.
462	Charles J. Davis	Donnellson	Illinois.
633	C. W. Moomaw	Girard	Illinois.
1606	George P. Nelson	Mankato	Kansas.
1095	C. W. Knight	South Omaha	Nebraska.
691	D. Z. Stower	Pittsburg	Kansas.
335	J. C. Anderle	New Lisbon	Wisconsin.
335	Dr. R. W. Hoyt	New Lisbon	Wisconsin.

Camp.	*Name.*	*Town.*	*State.*
1446	John Sherman	Humphrey	Nebraska.
518	James R. Kincaid	Pawnee	Illinois.
1536	George McClure	DeWitt	Nebraska.
1536	C. H. Buck	DeWitt	Nebraska.
546	W. H. Boughton	Phillipsburg	Kansas.
1983	J. R. Husband	Axtell	Nebraska.
1983	Emil G. Olson	Axtell	Nebraska.
760	B. Jost	Alma	Wisconsin.
760	F. Arndt	Alma	Wisconsin.
421	C. B. Smith	Marinette	Wisconsin.
421	M. H. Maxwell	Marinette	Wisconsin.
50	J. A. Provoost	Pecatonica	Illinois.
1521	G. O. Miller	Franklin	Nebraska.
594	Gideon Tripp	Trippville	Wisconsin.
1944	Artie Heligass	Lynxville	Wisconsin
622	J. A. Pollard	Keokuk	Iowa.
64	John Stonick	Freeport	Illinois.
1852	C. O. Mohler	Batavia	Iowa.
1852	J. T. Copeland	Batavia	Iowa.
2065	Julius Kohlbohn	Sedalia	Missouri.
571	James L. Baldwin	Perry	Illinois.
571	William H. Smith, Jr.	Perry	Illinois.
1649	D. C. Glisman	Great Bend	Kansas.
2192	J. B. Humphrey	Afton	Wisconsin.
2192	William Brinkman	Afton	Wisconsin.
456	J. L. Foxton	Huron	South Dakota.
612	E. B. Pride	Neenah	Wisconsin.
1067	L. R. Haynes	Grafton	Illinois.
1050	Ray M. Campbell	Ludington	Michigan.
1303	James Hlavec	Brainard	Nebraska.
1454	Charles B. Shufelt	Omaha	Nebraska.
1467	W. P. Ellis	Redfield	Kansas.
1423	D. W. Porter	Fontana	Wisconsin.
1423	J. B. Davis	Fontana	Wisconsin.
495	M. V. Lane	Stanton	Nebraska.
495	J. R. Stucker	Stanton	Nebraska.
908	T. F. Boecker	Naperville	Illinois.
2002	J. W. David	Kansas City	Missouri.
2002	Thomas Clark	Kansas City	Missouri.

Medical Department.

"Upon the efficiency of the Medical Department, more than to any other, depends the future prosperity of our Order."

The Medical Department.

THE position of the Head Physician in a fraternal order is much different from the position of medical director in a company making insurance only the motive. Fraternal insurance is two-fold. First, the neighborly feeling to be fostered and cultivated between the members; and second, the purely insurance phase of the subject. From the neighborly view of the matter the active solicitor of the membership is the *lay* member who suggests to his friend the advantage to be gained by joining the order. From this point of view we will offer a few suggestions that must not be overlooked. First, only solicit men whose character is known, whose habits cannot be questioned, and the fact of their becoming members will add honor to the Camp; that they will advance the Camp in a social way, that their influence will be for all things good, thus becoming a factor in the general make-up of the community in which the Camp is located; and this duty falls more especially upon the committee appointed to investigate the standing of the applicant. This covers the *moral hazard* of the applicant. The occupation, age, and social position in the community in which he lives, married or single, covers the *sanitary hazard* of the risk. These points should all be considered by the committee before signing the report. It is the duty of the Clerk to see to it that the questions in the application over the warranty are *all* answered; that if the applicant is not successfully vaccinated he signs a small-pox waiver, and that no blanks are left not "filled," as a large percentage of applications returned to Camps for

correction are for omissions caused by carelessness in "filling in" all answers to questions. Oftentimes the parties making out the application think that the questions are somewhat "silly," and do not answer, or if they do the answer is a "bluff." This is not in accordance with business, as all the questions are put for a purpose, that purpose being the answer to the final question, "Is the applicant a good risk, and will it be fair to all the members to ask them to stand their share of the amount asked for in the certificate to be issued to the new member?" When he becomes a neighbor and has finished his work in this world, the contract must then be fulfilled. Then the question must come up, "Was he qualified?" This should have been answered before, hence the importance of knowing well what you are doing. To the membership, then, belongs the task of answering the questions of the moral and sanitary hazard.

To the Camp Physician comes the personal responsibility of passing upon the physical condition of the applicant, and to fully form a reasonable opinion of the expectancy of the applicant's life he must review all the work gone over by the committee, weighing the moral and sanitary hazard with the family record and the results of the physical examination he has made. The final question is answered, and he affixes his name to the certificate, stating that he has "carefully examined the applicant in accordance with above blank form, and having thoroughly considered the statements made by him in this application, I hereby certify that in my judgment as a physician he is of sound bodily health, and so far as I can ascertain there are no indications of disease, either from ancestry, present physical condition, or personal habits, which should debar him from participating in the financial benefits of the order." To do this the Camp Physician must forget that he is the friend of the applicant, and not appear as his attorney and try to fix him up, but

give the order "the benefit of the doubt;" and should he find that he cannot pass him, do not tell him nor allow him to know why. The report will come back in the regular way. Oftentimes the Camp Physician is, as it were, placed between two fires. Self-preservation is the first law of nature. Protect yourself and at the same time the order. A letter written to the Head Physician stating facts will take the case out of your hands. One at a distance cannot be hit very hard, while one at home might be blamed to his hurt in a financial way. The Camp Physician will always be protected in the performance of his duty.

Tuberculosis causes more deaths than any other disease which we have to contend with, and applicants under thirty-five (35) years showing one or more family taint cannot be accepted. The fact of the consumption being contracted will not be considered. Also, a party waiting upon and nursing a case of tuberculosis (should the fact be known) is cause for rejection. We cannot run the risk. We now have numbers; we want quality, not quantity. The party who has been rejected is, as a rule, posted, and will put the most expert examiner to his pins, and should any of his answers to the questions propounded lead you to believe he is hiding behind some "don't know," give the order "the benefit of the doubt."

Incipient kidney disease is one of the most difficult subjects the medical examiner for life insurance has to deal with, and special care is required. The specific gravity should be taken while the urine is fresh, and most urinometers are tested and marked with urine of the temperature of the body. In cases where there is a question, this should be taken into consideration. The temperature of the body as taken with clinical thermometer, with the respiration and pulse rate should correspond, and when carefully taken they will. The weight and height of the body should be taken from actual

measurement and weight upon a scale known to be accurate. Never guess at the height and weight, nor any other fact required in the examination.

Your attention is also called to the following table of heights, weights, measures, and expectancy of life according to the American standing :

TABLE OF HEIGHT, WEIGHT, AND CHEST MEASUREMENTS.

Height in Feet and Inches.	*Chest at Nipples, Inches.*	*Standard Weight, Pounds.*	*Fifteen Per Cent Underweight, Pounds.*	*Thirty Per Cent Overweight, Pounds.*
5 —	33	120	102	156
5 — 1	34	124	105	161
5 — 2	35	128	109	166
5 — 3	36	132	112	172
5 — 4	36	136	116	177
5 — 5	37	140	119	182
5 — 6	37	144	122	187
5 — 7	38	150	127	195
5 — 8	38	156	133	203
5 — 9	39	162	138	211
5 — 10	39	168	143	218
5 — 11	40	174	148	226
6 —	41	180	153	234

N. B.— Fifteen per cent underweight or thirty per cent overweight will not be considered in excess, providing there are no other unfavorable conditions.

TABLE OF EXPECTANCY.

AGE. *Years.*	*EXPECTANCY.* *Years.*	*AGE.* *Years.*	*EXPECTANCY.* *Years.*	*AGE.* *Years.*	*EXPECTANCY.* *Years.*
21	41	31	34	41	27
22	40	32	33	42	26
23	40	33	33	43	26
24	39	34	32	44	25
25	38	35	31	45	24
26	38	36	31	46	23
27	37	37	30	47	23
28	36	38	29	48	22
29	36	39	28	49	21
30	35	40	28	50	20

The Modern Woodmen of America does not accept nor solicit any person who habitually uses malt or alcoholic stimulants to excess, nor those who are now broken down

OFFICERS OF KANSAS CITY CAMP, NO. 2002, KANSAS CITY, MO., 1894.

1. GEORGE STEVENSON, Banker.
2. D. I. GESSLY, Chairman Managers.
3. DR. P. C. PALMER, Physician.
4. GEORGE L. WALLS, Venerable Consul.
5. JOHN DERRY, Manager.
6. GEORGE L. WALLACE, Escort.
7. L. M. ROWLAND, Adviser.
8. J. R. HUGHES, Deputy.
9. C. A. ADAMS, Watchman.
10. D. M. HUGHES, Deputy.

from the effects of the same, even though they have abandoned the habit. A probation of one year will be required in all these cases. As in all fraternal orders, the class make the rule, and no exception can be taken. We are the servants, the order is the ruler.

C. A. McCollom, *Head Physician.*

Report of Head Physician.

To the Officers and Members of the Modern Woodmen of America, Greeting:

The close of the first year of my stewardship in this office being near at hand, I have thought it advisable to give you a brief report of the work done, in order that you may have some idea of the medical department of the order, and of the business transacted by it thus far.

From January 1st, 1891, to December 1st, 1891 (eleven months), there has been received at this office thirteen thousand four hundred and eleven applications; of this number four hundred and twenty-eight have been rejected, and one thousand four hundred and nineteen returned for correction, vaccination waiver, or further information or transfer.

As regards the applications sent in, it is due to say that they, as a rule, have been first-class, and the rejections, in a majority of the cases, have been for a family history of consumption or poor physical condition.

Of the returns made for additional information or for transfer, a large majority of these belong to the latter class; this became necessary owing to the adoption of the new form which went into effect May 1st, and was necessitated for the reason that at that time there were four different blanks for application in use. This office thought it advisable to change the form of blanks, that

the order might obtain more full and definite information regarding the applicant, and accordingly suggested this change to the Board of Directors, and was instructed by them to prepare such blanks, which was accordingly done and submitted for their approval, which, I am pleased to note, they did without hesitancy, thus giving to the order what we consider a form as good as that used by any "old-line" or fraternal organization now in existence.

A great many complaints have reached this office from Camp physicians relative to the new application blank — in this, that the compensation, $1, is too small for the amount of labor performed in filling out the new form of blanks. You will notice, by referring to the Local Camp By-Laws, Division B, Section C, page 32, of the order, that the fee for adoption is one that is regulated by the local Camp. This, of course, is subject to the approval of the Head Consul.

I would recommend that the By-Laws be so amended that the fee for adoption be increased sufficiently to allow the local physician $2 for such an examination, believing, as I do, that the "laborer is worthy of his hire," and that upon the efficiency of the medical department, more than any other, depends the future prosperity of our order. And here let me emphasize: "That none other than *graduates* of *reputable medical colleges* be elected Camp Physicians."

In conclusion, I wish to thank the officers and members of the order for the valued assistance given me. I also desire to compliment the examiners of subordinate Camps for the care and discretion they have shown in the examination of applicants.

Trusting that I have merited your approval, and that the future may show that in the administration of the affairs of this department I have sustained the high standard of the order, I am,

Yours fraternally,

FRANK SWALLOW.

A Few Words to Camp Physicians.

The following remarks are offered, not as instructions, but rather as practical suggestions to our local Camp Physicians. They are not intended to prescribe or cover in full the duties of Camp Physicians, but to point out as clearly as possible the manner in which examinations may be most readily and effectively made. They should be, and are, regarded as a confidential communication from the local Camp Physicians to the Head Physicians of the Modern Woodmen of America, and in return the Head Physicians will gladly communicate with them at any time, and in every case, when in their opinion it is desirable or necessary for the good of the order.

Life insurance is protection. It protects the loved ones dependent upon the insured from the financial loss occurring upon his untimely death ; it relieves him and his friends from the pecuniary responsibilities connected with or produced by the great uncertainty of human life by entirely transferring that responsibility to the Modern Woodmen of America when fraternally associated with them as a neighbor. The business of all life insurance is based on the fact that while the longevity of a single individual is very uncertain, yet the fact is established that there is a fixed law determining very closely the average age at death of large numbers of individuals of the same age, and in compliance with this law it may reasonably be expected that any man of sound health, of temperate habits, having a healthful occupation, and possessing a good family history, will live as long as the average of those of the same age, or, in other words, will live out his expectation of life. Involving as it does the purely medical questions of the past and present health, the family history, habits, hygienic surroundings, and occupation of the person, the business requires for its

successful prosecution and financial stability the assistance of those persons whose lives are devoted to the study of such questions, namely, medical practitioners; and in view of the enormous sums of money involved, and the dangers of misrepresentation and fraud, it is necessary that our local examiners should possess a good, thorough medical knowledge and sound judgment. The main success of any life insurance is to make a high standard in the selection of risks, and maintain it. These should always be fully up at least to the average in health, good personal and family history, temperate habits, healthful occupation, etc., and they should approximate closely to the average physical conformation of healthy men. The physicians should fully inform themselves of the health, habits, family history, physical condition, and occupation of the applicant for insurance, and in every instance where doubt exists in the mind of the medical examiner the order should be given the benefit of the same, thereby guarding well the interest of those already insured, and protecting those desirous of becoming members of the fraternity. Under the present management of our able and efficient Head Consul, W. A. Northcott, and the confidence inspired by the conscientious and honest business ability possessed by our Honorable Board of Directors, the Modern Woodmen of America have added three thousand names to their list of members during the month of January, 1893 — unparalleled by any other order in existence to-day doing business in the same territory — and yet there is room for many more to avail themselves of the opportunity to protect their dear ones from the cold, unwilling charity bestowed by a selfish, busy world when they shall be called hence. By putting away a few dollars each year we can secure the protection of the widow and orphans. Their treasure-box will be made secure for them in time of need.

I. L. Potter, *Head Physician.*

Report on Medical Examiners to Fraternal Congress.

What can be done by Medical Examiners, and how can it be done best ?

The three points which we must investigate to enable us to judge of the insurability of any applicant are his family history, his personal history, and his present condition.

To get at these points the services of a medical man are requisite; and to do it so as to make it valuable requires the aid of a man with not only a knowledge of medicine, but with a knowledge of men and of disease. To elicit from the applicant an account of his family history so trustworthy that we can base on it a proper estimate of his vital expectancy, must usually be the work of one well versed in the history and progress of disease, and equally well skilled in judging and analyzing the testimony of the witnesses, who may be ignorant or dishonest, or both. The causes to which death is attributed by the popular mind are often wholly erroneous and misleading, and the old man who falls a victim to disease of the prostate gland is often said to have died of gravel or kidney disease, and the young woman who loses her life by phthisis after her first pregnancy is not unfrequently said to have succumbed to liver disease or to child-birth. Only careful questioning by one who knows the general history and ordinary course of these various maladies can discover what was the real lesion, what the full significance of said lesion, and what the probabilities of its influence on the health of the next generation.

An applicant may be so dishonest and untruthful as to deceive any one, even the most experienced, but this is exceedingly rare, and it is usually easy for a skilled physician, by careful inquiries, to draw out the whole

personal or family history of an applicant, provided the applicant knows it himself; but the more common difficulty lies in the fact that an applicant only knows the story as it has been told him by an ignorant aunt or an illiterate nurse, or even a quackish physician. Only a week or two ago a young man told me in all good faith that his mother's appoplexy was owing to her having used a lead wash for her hair for twenty years; that there was nothing hereditary in it, and that his sister, who had fallen a victim to appoplexy had done so because she had had several abortions. Another applicant had been told, and fully believed, that his father had phthisis because he had used tobacco.

In all these cases it is in the province of the Medical Examiner, and it is in this that his first usefulness appears, by critical judgment and searching inquiry to develop the real meaning and bearing of the various cases of death that have occurred in the family, and the various attacks of illness which the applicant himself has experienced.

Those applications in which the instituting officer who has had no medical education, or the young physician who has had no practical knowledge of the history, or the symptoms, or the usual course of the disease, are very apt to involve their companies in unexpected loss.

For these reasons we say that the services of the Medical Examiner in obtaining and properly stating the family and personal history are very important; the personal history quite as much as the family history, for precisely the same kind of knowledge and experience is necessary in giving a summary of the applicant's personal history as is required to give his family history. Entirely aside from any attempt of the applicant to conceal the unfavorable points in his personal history (though the Medical Examiner must not fail to be on his guard against such deception), one cannot without much

tact and judgment give a correct statement of every applicant's own history from the applicant's own narrative. One candidate who has a keen sense of pain or bodily discomfort, or has been tenderly reared and cosseted, remembers with a shudder what he suffered at one time from a cold in the head, or a boil, or a pain in his knee, or a headache, or some other trifling and unimportant ailment, and tells these experiences so as to make it appear that he has been afflicted with such a succession of diseases that the examiner might think him to have been a great invalid, if he does not know how to read the man and understand his exaggerations. On the other hand, there are many whose lives have been so busy and eventful that they have but little remembrance of any illness that has not kept them from their duties a long, long time, and they therefore consider all their brief illnesses to have been of no consequence, even though they may have been very severe at the time. And in this way the examiner must winnow (out?) from the abundance of statements of disease of one man the few that have any importance, and with another he must make searching and repeated inquiries to be sure that he has not in alluding to his trifling ailments omitted some sickness that may be of the utmost importance as to his probabilities of longevity.

Hence, as I have said, a knowledge of the ordinary course and history of disease, as well as a knowledge of men and the proper weight to be attached to their representations is an important part of the armament that every Medical Examiner should possess, especially when investigating the family and personal history of applicants.

But it is when we come to the determination of an applicant's present condition that the work of the Medical Examiner assumes its paramount importance. Here, too, the general knowledge that has just been alluded to

is important, and would go far to enable the examiner to solve the problem before him, but technical knowledge and scientific learning now become indispensable; and he will always be the best Medical Examiner who, in addition to keen powers of observation and mental acumen, is also master of the arts of physical diagnosis. In this respect probably no one accomplishment is more absolutely necessary than such a skillful mastery of auscultation and percussion as will enable him to get a correct idea of the state of the lungs and the heart. Phthisis among the younger applicants, and heart disease among the elder, are great consumers of life insurance funds; and I know of nothing in the Medical Examiner that can supply the want of the skilled ear and touch in auscultation and percussion. The care that is now taken in every first-class medical school to teach these accomplishments gives us the right to expect that our examiners will be experts in this department, and be fully competent to detect even the earliest traces of incipient diseases of the heart and lungs. He is one of the worst enemies of the society who, being entrusted with this duty, thumps the applicant's chest a few times, listens to the breathing in a cursory and perfunctory way, and does not know enough to make explorations so as to detect disease even if it be present. Such examinations do no credit to the examiner, and can be of no advantage to the society whom he pretends to serve. The condition of the lungs and heart can be learned with a great degree of certainty by one who has been so educated that he can test them in accordance with the methods of the best observers, and is so skilled that he can fully interpret the significance of the minor variations from the normal type that he may detect; and these qualifications we must insist on.

Such an amount of readiness also in the art of chemistry and the use of the microscope as is necessary to examine the urine carefully is quite as essential as the

HEAD OFFICERS ROYAL NEIGHBORS, 1894.

1. MRS. W. E. CADY, Sup. Chancellor, Omaha.
2. MRS. E. D. WATT, Sup. Grand Oracle, Omaha.
3. MRS. C. H. T. RIEPEN, Sup. Marshal, Omaha.
4. DR. F. A. GRAHAM, Head Pyhsician, Lincoln.
5. MRS. WINNIE FIELDER, Supreme Recorder, Peoria.
6. MRS. G. M. SHAVER, Sup. Outer Sentinel, Omaha.
7. MRS. B. C. DOUGLAS, Sup. Inner Sentinel, Blue Md.
8. MRS. F. L. HORTON, Sup. Vice Oracle, Clifton, Kas.

BOARD OF MANAGERS ROYAL NEIGHBORS, 1894.

1. MRS. KATE RAMSEY, Manito, Ill.
2. MRS. LIZZIE GRIST, Decatur, Ill.
3. MRS. MARY WIND, Council Bluffs, Iowa.
4. MRS. T. G. FRANKS, Peoria, Ill.
5. TOM G. FRANKS, Peoria, Ill.
6. IRA L. MAXON, Nortonville, Kas.

art of auscultation and percussion; and it does not wholly suffice to be able to use a few tests, and see if a cloudy band or zone is formed, or a precipitate of a certain color is deposited. He must also have knowledge enough at least to know whether the cloudy band is or is not albumen, and whether the precipitate is or is not characteristic of the presence of sugar. In nothing is a little knowledge more dangerous than in the analysis of urine; and not a few men are rejected in life insurance because the examiner is not learned enough to say whether the appearances really declare the presence of albumen or sugar, and quite as many others are recommended in whose urine an expert would have found palpable indications of disease.

Furthermore, in addition to all this knowledge and skill, we must also employ men who have patience and care in doing the work thoroughly and lovingly. No matter how much a man may know, or what experience he has had, if he is not willing to take time for the thorough and patient study of doubtful cases, he is sure to disappoint his employer sooner or later.

Last, and most important of all, is a keen sense of honor and duty in a physician, that will make him ashamed of doing his work ineffectively, determined to let no blemish escape his watchfulness, and so rigidly truthful as to be incapable of affixing his name to any statement that is not wholly true and exact. Our societies may be in danger of meeting some heavy losses from dishonest examiners, and one cannot but feel that there is a vast opportunity for such rogues to operate, but after all it will be found that in the long run our average losses are incurred through the agency of examiners who are not dishonest or incompetent, but are simply not painstaking enough.

Let the Medical Examiner realize that the chart or record of every examination which he forwards to the head-

quarters of the society must be reliable, or that he will be seen to have forfeited his good standing as a man and a physician; that negligence in this kind of work not only shows him to be unfaithful to the interests of his employers, but destitute of the true spirit of scientific research and devoid of the capacity of scholarly performance. Let him learn to feel this absolutely and earnestly, and his work will soon become more valuable.

To be a first-class examiner one must have a large acquaintance with men and with disease, must have been well taught in physical explorations, must feel an honest pride in doing his best work, and must be zealous and indefatigable. Experience, education, honesty of purpose, and professional pride are all combined in those who are our best examiners.

It is true that this standard is a high one, and there are comparatively few who come up to it in every respect, but it is only by holding our banner aloft proudly that we can expect our men to do us the most credit. But to reach such a standard it is necessary that examiners must be selected solely on account of their qualifications as examiners, and not at all on account of their social qualities, their genial habits, or their being able to exert a large influence in persuading new applicants to join the order. Indeed, there are grave doubts to be felt regarding any examinations which are made by the same men who have induced the candidates to seek membership — it is too much like the same lawyer acting as counsel for the defense and judge — a procedure which though it might benefit the client, would hardly promote the administration of justice.

Finally, we would conclude by saying that the Medical Examiners should be appointed and not elected; that their term of service should be during good behavior; that none should be appointed except those who have been well educated, who have had experience as medi-

cal practitioners, who do not require the fees for a livlihood, who are manly and upright, and who are scholarly, accurate, and sedulously careful.

Respectfully submitted,

JOEL SEAVERNS,
R. N. SEAVER. } *Committee.*
DARIUS WILSON,

BOSTON, Mass., Nov. 12, 1889.

Head Physicians' Territory, M. W. A.

The Omaha Head Camp provided for and elected three Head Physicians. The Board of Directors have subdivided the general jurisdiction into "Physicians' Districts," and have assigned same as follows:

First District.— Dr. Frank Swallow, Valley Falls, Kansas: States of Nebraska, Kansas, North Dakota, South Dakota, and Missouri.

Second District.— Dr. C. A. McCollom, 408 Masonic Temple, Minneapolis, Minnesota: States of Minnesota, Michigan, Wisconsin, and that part of Illinois lying north of the south line of Henderson, Warren, Knox, Peoria, Woodford, Livingston, Ford, and Iroquois counties.

Third District.— Dr. Isaac L. Potter, Ackley, Iowa: State of Iowa, and that portion of Illinois lying south of District No. 2 above described.

Applications must be sent to the physician in charge of the *district* of which the applicant is a resident.

The Royal Neighbors of America.

The Royal Neighbors of America.

THE Royal Neighbors of America is an association which combines Modern Woodmen of America, their wives, mothers, sisters, daughters, and widows, and the principles upon which it is founded are as old as humanity itself. From the pages of sacred history we learn of the creation of this our fair land, which was crowned with innumerable gifts to man, but was not complete until that of an help-meet was added, then were the richest virtues of heaven made the heritage of the race that was to come; these are they that have made the home a joy to behold, and given faith for doubt, courage to strive, and hope in the ultimate supremacy of honor; these virtues form the true principles of fraternity. The Royal Neighbors are an help-meet to the Modern Woodmen of America.

The beauties of the ritualistic work of the order are unsurpassed. Its government is simple, and the interests of the order as a whole are fully represented in and protected by a Head Camp. The expenses incident to the operation of the order are merely nominal.

Nearly six years ago, December, 1888, a little band of women (the wives of members of Hazel Camp, No. 171, Modern Woodmen of America, of Council Bluffs, Iowa,) met and formed a social society to be known as the "Ladies Auxiliary" of Hazel Camp; its objects being to entertain and help to increase the membership and encourage the building up of the order of the Modern Woodmen of America. This society met once a month, giving socials and entertainments, and assisting in many other ways, continuing on in this manner until October, 1890, when it was determined to form a secret organiza-

tion. With this purpose in view these ladies energetically went to work, and the result was that at a meeting held January 2d, 1890, their work had been so well performed that the ritual and constitution were adopted, and articles of incorporation drawn up, when, on April 25th, 1890, the order was duly incorporated under the laws of the state of Iowa, with the Head Office at Council Bluffs, the following persons being the incorporators, viz : Miss Lillian Huff, Mrs. M. L. Kirkland, Mrs. M. B. Hayden, Mrs. S. Hennessey, Mrs. E. F. Belknap, Mrs. J. A. Swanson, and Mrs. M. B. Filbert, all of whom were the first Head Camp officers. Then the new order of the Royal Neighbors of America was given a name and a place among the many fraternal orders of the world. Thus this new society sprang into existence, choosing for their motto : Faith, modesty, courage, unselfishness, and endurance, with the great purpose of helpfullness to each other and loyalty to the order of the Modern Woodmen of America, ever standing true to them, caring for the sick, and encouraging those fallen by the wayside, never allowing an opportunity to pass without trying to promote the growth of the Modern Woodmen of America.

June 26th, 1890, the first meeting of Head Camp was held at Council Bluffs, Iowa. This meeting was held for the purpose of completing the organization of the Head Camp. On July 3d, 1890, the original society was reorganized into the first subordinate Camp, and given the name "Lily Camp, No. 1, of Council Bluffs, Iowa," which has still on its roll of membership some of the originators of this order, and has always had the honor of having a Head Camp officer from among its members, there being two at the present time.

At a special meeting held April 7th, 1891, a resolution was passed admitting men, who were members of the Modern Woodmen of America in good standing, as honorary members of the order.

ROYAL NEIGHBORS.

MRS. E. D. WATT,
Supreme Oracle, Omaha, Neb.

TOM G. FRANKS,
Board of Managers, Peoria, Ill.

IRA L. MAXSON,
Board of Managers, Nortonville, Kas.

MRS. MARY FAY HAWES,
Board of Managers, Fulton, Ill.

MRS. WINNIE FIELDER,
Supreme Recorder, Peoria, Ill.

MRS. W. E. CADY,
Board of Managers, Omaha, Neb.

MRS. LIZZIE GRIST,
Board of Managers, Decatur, Ill.

The first annual meeting of the Head Camp was held the first Wednesday in January, 1892, in Council Bluffs, Iowa. Six Camps were reported, with an aggregate membership of three hundred. The following named persons were elected as Head Camp Officers for the year 1892:

Supreme Oracle — Mrs. G. W. Eastman.
Supreme Vice-Oracle — Mrs. A. E. Blazer.
Supreme Recorder — Mrs. J. R. Carrothers.
Supreme Receiver — Mrs. P. J. Hennessy.
Supreme Marshal — Mrs. N. J. Swanson.
Supreme Chancellor — Mrs. W. E. Cady.
Board of Managers — Mrs. J. E. Van Gilder, Mrs. S. H. Filbert, Mrs. K. C. Ramsey, Mrs. E. E. Adams, Mrs. C. S. Sprackman.

At the Head Camp meeting of the Modern Woodmen of America, held in Omaha, Nebraska, November 15th, 1892, a request was made by the Royal Neighbors of America that they be recognized as an auxiliary of that order, when a resolution was adopted recognizing them as such, and by this action the order was stimulated to a more substantial growth.

At the second annual meeting of the Head Camp, held at Omaha, Nebraska, January 4th and 5th, 1893, eighteen Camps were reported, with an aggregate membership of eight hundred and fifty. This convention marked a new epoch in the order, when it was at this time realized that a beneficiary plan should be adopted. The matter was taken up and discussed, and the proposition made a part of the Revised Constitution. The following named persons were elected as Head Camp Officers for the ensuing year:

Supreme Oracle — Mrs. G. W. Eastman.
Supreme Vice-Oracle — Mrs. A. Olsen.
Supreme Recorder — Mrs. Florence Brown.
Supreme Receiver — Mrs. P. J. Hennessey.
Supreme Marshal — Mrs. O. E. Walker.

Supreme Chancellor — Mrs. M. M. Hodges.
Supreme Inner Sentinel — Mrs. E. Huminston.
Supreme Outer Sentinel — Mrs. T. G. Franks.
Board of Managers — Mrs. K. C. Ramsey, Mrs. A. E. Blazer, Mrs. E. D. Watt, Mrs. H. E. Shidner, and Mrs. J. E. Van Gilder.

The third annual meeting of the Head Camp was held in Peoria, Illinois, January 3d, 4th, and 5th, 1894, when the total number of Camps reported in good standing was forty-five, making the number of new Camps organized during the year 1893 twenty-seven, with an aggregate membership of seven hundred and eighteen, and the total aggregate being one thousand, five hundred and sixty-seven.

At this meeting it was decided that in order to complete the insurance department it would be necessary to re-incorporate, when it was decided to re-incorporate under the state laws of Illinois, the matter being placed in the hands of the Supreme Board of Managers, with power to act in the matter of re-incorporating and completing the establishment of the insurance to conform to the statute laws of Illinois. The Head Office of the order was permanently located at Peoria, Illinois. The present Head Camp Officers were elected at this meeting, viz :

Supreme Oracle — Mrs. E. D. Watt, Omaha, Neb.
Supreme Vice-Oracle — Mrs. F. L. Horton, Concordia. Kas.
Supreme Recorder — Mrs. Winnie Fielder, Peoria, Ill.
Supreme Receiver — Mrs. Florence Brown, Council Bluffs, Iowa.
Supreme Chancellor — Mrs. W. E. Cady, Omaha, Neb.
Supreme Inner Sentinel — Mrs. Lizzie Douglass, Concordia, Kas.
Supreme Outer Sentinel — Mrs. G. M. Shaver, Omaha, Neb.

Board of Supreme Managers — Mrs. K. C. Ramsey, Manito, Ill.; Mrs. Mary Wind, Council Bluffs, Iowa; Mrs. Lizzie Grist, Decatur, Ill.; Mr. Ira L. Maxson, Horton, Kas.; Mr. Tom G. Franks, Peoria, Ill.

After this meeting there was a great awakening among the Modern Woodmen Camps in the interests of the Royal Neighbors of America, which has resulted in an addition to the order of nineteen Camps, with an aggregate membership of nine hundred prior to June 15th, 1894.

At a meeting of the Board of Managers, held April 28th, 1894, a committee of three, consisting of Head Clerk C. W. Hawes, Directors J. G. Johnson and J. W. White, of the Modern Woodmen management, were appointed to assist the Supreme Board of Managers of the Royal Neighbors in the final completion of the insurance department, which places the work beyond a doubt of its near completion, which will be on a plan similar to that of the Modern Woodmen of America.

From this small beginning an order has been developed into a membership of twenty-five hundred strong, and destined to be the associate of Woodcraft for all time to come.

MRS. E. D. WATT, *Supreme Oracle.*

The third annual convention of the Royal Neighbors of America met in Peoria, January 3d, and remained in session five days. The most important work done was the perfecting of a plan of insurance. Articles of incorporation were taken out under the laws of Illinois. Policies will be issued for $500 or $1,000. The next gathering will be held at Kansas City, Kansas, the first Wednesday in January, 1895. The following officers were elected at Peoria :

Supreme Oracle — Mrs. E. D. Watt, Omaha, Neb.
Supreme Vice Oracle — Mrs. Horton, Concordia, Kas.
Supreme Recorder — Mrs. Laura Ash, Elgin, Ill.
Supreme Receiver — Mrs. Florence Brown, Council Bluffs, Iowa.
Supreme Chancellor — Mrs. W. E. Cady, Omaha, Neb.
Supreme Marshal — Mrs. C. H. Riepen, Omaha, Neb.
Supreme Inner Sentinel — Mrs. Lizzie Douglass, Concordia, Kas.
Supreme Outer Sentinel — Mrs. G. M. Shaver, Omaha, Neb.
Supreme Board of Managers — Mrs. Lizzie Grist, Decatur, Ill.; Mrs. K. C. Ramsey, Manito, Ill.; W. I. Slemmons, Peoria, Ill.; Mrs. Mary Wind, Council Bluffs, Iowa; Ira Maxon, Nortonville, Kas.
Head Physician — Dr. Graham, Lincoln, Neb.

This is the first order that we know of that is composed of and controlled chiefly by women. That they are ambitious and determined to succeed we have no doubt; in fact, the adoption of an insurance feature goes to show the business qualifications of the women at the head of the order, and they certainly deserve their full meed of success. They have our most sincere wishes.— *Fraternal Monitor.*

Women in Fraternal Societies.

At the National Fraternal Congress Emma M. Gillette, of Washington, D. C., delivered an address, the vital points of which are embodied below:

The reason that in ordinary life insurance there is opposition to women is because the women who do insure lead very unhealthy lives, especially at the period of maternity. That is why the percentage of women that

GROUP OF ROYAL NEIGHBORS.

In Camp Hall, during session of Head Camp, Omaha, Nebraska, November, 1892.

die is 1.23 per cent to 1.10 of men. Aseptic practice has lessened danger of death. The science of medicine has, I believe, more power for good in treatment of pregnancy than is generally believed. Then there is what is called the "moral hazard," an indefinite term.

This, as applied to female risks, seems to be a liability to fraudulent insurance. This is because men are supposed to insure wives to put them out of the way. Under the change of laws so that the woman has control of her own funds, the same risk lies in insuring men. The other hazards are said to be lack of integrity in women, difficulty in securing examinations, and monetary difficulties. As to lack of integrity, a woman may deny she has, it is said, an incurable disease. This is the result of legal disability which gives women the idea that the foundation of business is fraud, not honesty. Her financial dependence exaggerates the value of dollars. Fraternal societies based on equality of sexes have not these risks. As to difficulty of examination, women generally recognize that in entering into the business world they must submit to to business rules. If they do not recognize this they have no business to be admitted. As to monetary interest, women earn now about $4,000,000 annually.

This is the measure of monetary interest for insurance. The women who insure are educated professionally and in business. They are wage earners who cannot afford to be sick on pain of losing salaries. The value of wife insurance is great in the matter of home expenditures. It would seem to be the best policy to have the insurance of parents divided. Men have no immunity from disease. A wife dying may leave a poor sick husband. Had she left an insurance a great deal of hardship would have been avoided. The wife will meet sickness and death with greater calm if she knows her illness will not, in the case of a fatal end, embarrass the family. In sickness she will be less hesitant to ask for the best treat-

ment. The Penn Insurance Company in 1893 justifies itself with figures for insuring men. Meeck's tabulation (1881) gives the death from childbirth and puerperal diseases as 9.1. These tabulations are incomplete. The percentage of deaths from pregnancy in the American Legion of Honor is 5.11, and in the Knights and Ladies of Honor from female diseases, excluding tumor and cancer, 8.74.

The speaker called present legislation largely a sex aristocracy. The cry the men put up when the officials attempted to give women the preference in opening the Cherokee strip—"Equal rights to all, privileges to none"—is a good business motto. Death is robbed, men say, of some of its pangs by the thought that provision has been made for the family. The wife knows as well as the husband the household needs. Generosity that puts all the insurance on the wife and none on the husband does not deserve the name. As the Penn Insurance Co. report is right in saying that the home surroundings should at first be made the subject of careful investigation. In localities where the company has female examiners they should be invariably employed to examine applicants of their own sex.

The results in the orders that have admitted women are best shown by reference to their latest reports. The female membership in three of the largest orders in 1893 is given as follows: Knights and Ladies of Honor, 32,500; Order of Chosen Friends, 11,732; American Legion of Honor, 8,662; total, 52,894.

This forms a fair basis of calculation. The reports of the Chosen Friends for seven years, ending 1893, shows that the excess of men's deaths over women's was from 2.05 per cent to 4.80, and that it was never less. In the American Legion of Honor after the first two thousand the proportion is in favor of the women. Though there are more females than males in the Knights and Ladies of Honor, the number of male deaths has been in excess of the women.

"Fraternal societies," said the speaker, "organized within the last fifteen years generally admitted women unless they were founded on the military idea. The savage instinct of man to don a uniform [laughter] dates back to war paint and feathers, and is incomprehensible to the other sex. Had the story of the Garden of Eden been written by a woman [laughter, of course] for the credit of her sex, Adam would have fallen; the serpent would have tempted him with a uniform instead of with a knowledge of good and evil. [More laughter and applause.] Sir knights with no jousts, tournaments, or crusades are anachronisms explainable only on the grounds of this hereditary instinct. They yield to popular demand sufficiently to have auxiliary societies of women.

* * * * * * * * *

"Besides the business question, we have a social one. How have women done their part in the council-room? In my own city and order it is better in every way to have women members. The only council that ever tried to exclude them has finally surrendered its charter and was consolidated with a council having women on its rolls. In the meetings the decorum has been greater, the business more expeditiously transacted. The conviviality developed after the lodge has frequently made the dignified head of the family the butt of the comic newspapers and the paragrapher. The point of the joke is lost when the husband and wife are both on the same side of the door.

"Women are glad to acknowledge the value the participation in the business of the lodge-room has been to them. It has been a training in organization, self-control, ready debate, and hence crystalization of thought, and the submission to the will of the majority in order to accomplish good results. The lessons of justice, liberty, equality, and fraternity should be like the handful of corn in the earth on the top of the mountain — 'The fruit thereof shall shake like Lebanon.'"

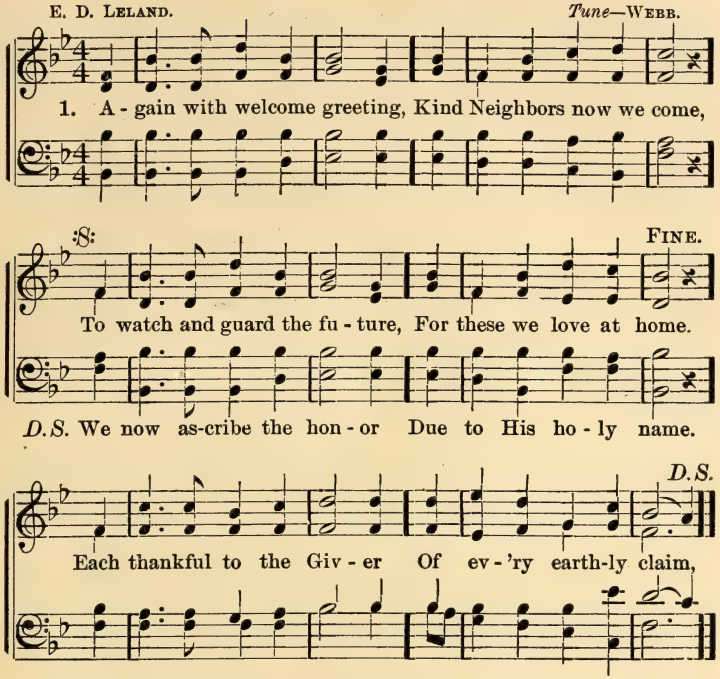
Modern Woodmen Songs.

TEAM OF CAMP NO. 365, MADISON, WISCONSIN.

FRANK SWAIN. HENRY MOREHOFF. W. R. HART. EDWARD GATES. LOWIE SMITH.
M. MORRISON. C. I. DANIELSON. J. BABCOCK. GENE NICKERSON, Escort. T. H. LOVE, Chief Forester. ED. MOREHOFF. DAN. GREEN. WILL STWEDEMAN. CHAS. FELT.

OPENING ODE. No. 1.

E. D. LELAND. *Tune*—WEBB.

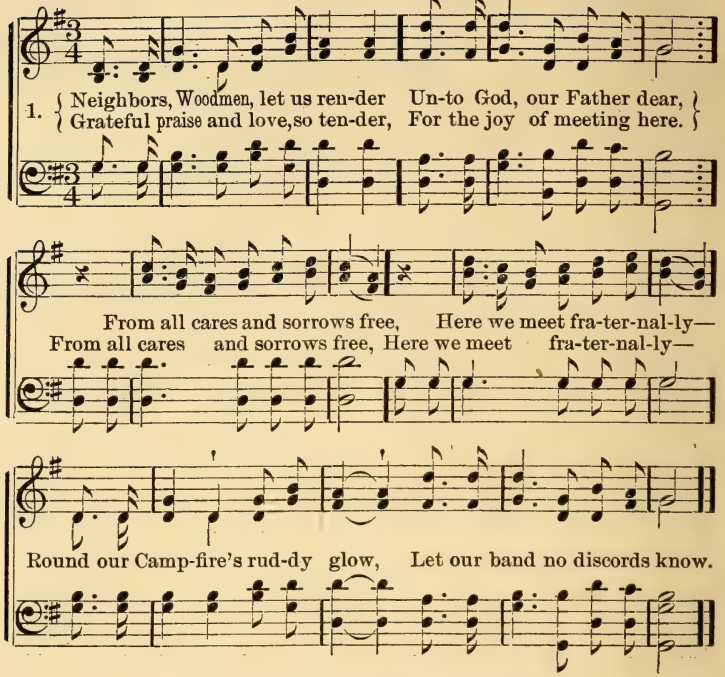


2 The officers in station,
The Camp-fire all ablaze,
And every wandering Stranger
On it with joy may gaze.
The working tools are ready,
The Beetle, Axe and Wedge,
The Perfume, Fruit and Water,
We to the Strangers pledge.

3 Guard well your treasures, Neighbors,
And ever ready be
To help the mourning loved ones,
When we have crossed life's sea.
Let justice rule your actions,
And generous conduct own,
That happiness and plenty
May all our efforts crown.

OPENING ODE. No. 2.

M. H. UNDERWOOD. *Tune*—HARWELL.

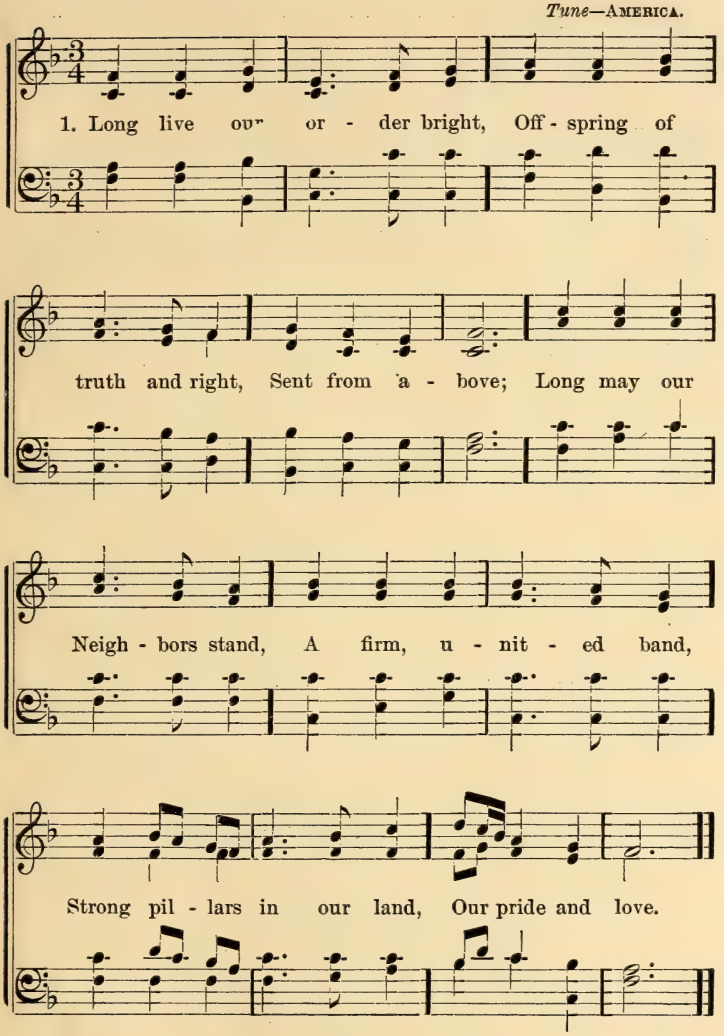


2 With the Axe, the Wedge and Beetle
Dismal forests have been cleared;
By their use a faithful people
Cities fair and grand are reared.
Emblems of our chosen band—
Idle, then, we will not stand;
Work we will! our cause is just,
Charity our hope and trust.

3 Neighbors, then, be mindful ever,
From our ranks all discord spurn,
From our lives the dross we'll sever,
That our Camp-fires long may burn.
Then our shield will brightly gleam,
And our stars will radiant beam;
Palms of peace will round us stand,
As we journey, hand in hand.

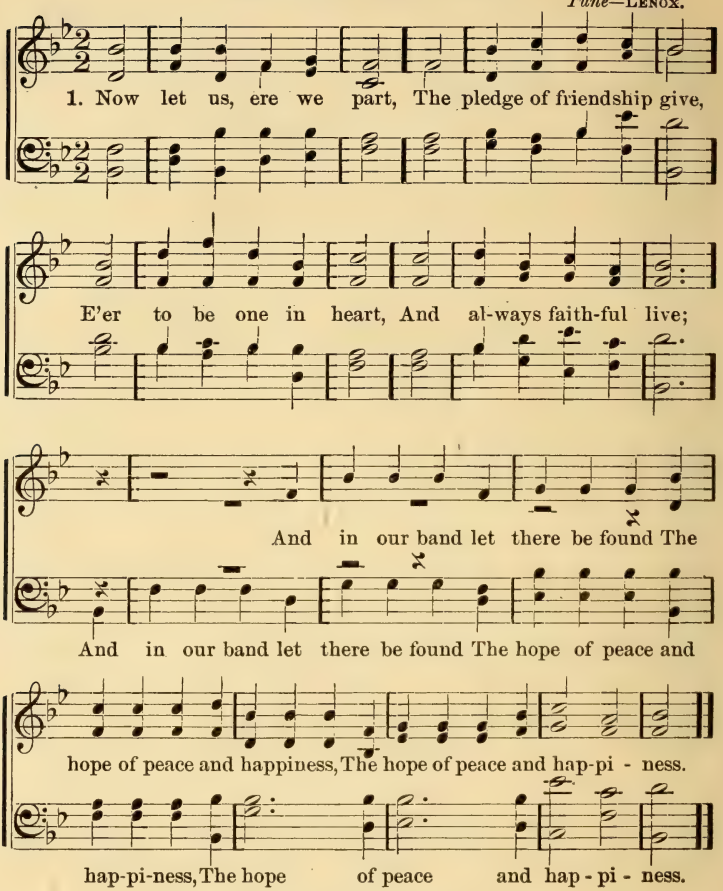
CLOSING ODE. No. 1.

Tune—AMERICA.



CLOSING ODE. No. 2.

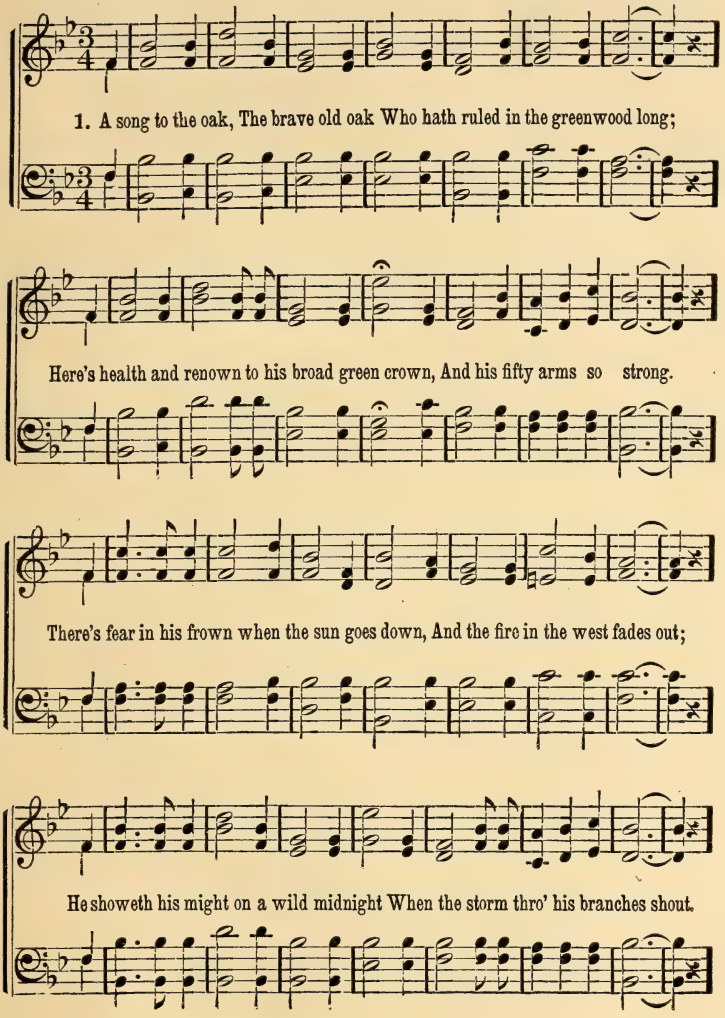
Tune—LENOX.



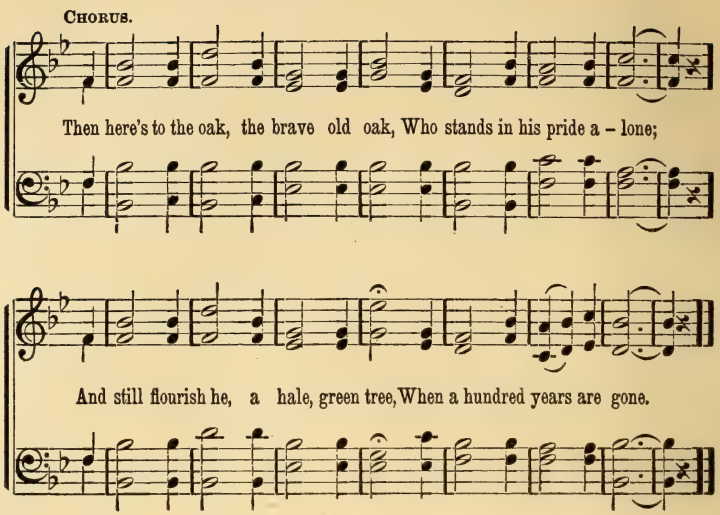
2 In all our walks we prove,
And by the open hand,
Our warm fraternal love
For those who join our band.
These words repeat before we go:
Love rules above and here below,
Love rules above and here below.

THE BRAVE OLD OAK.

HENRY F. CHORLEY. MRS. W. A. NORTHCOTT.



The Brave Old Oak.

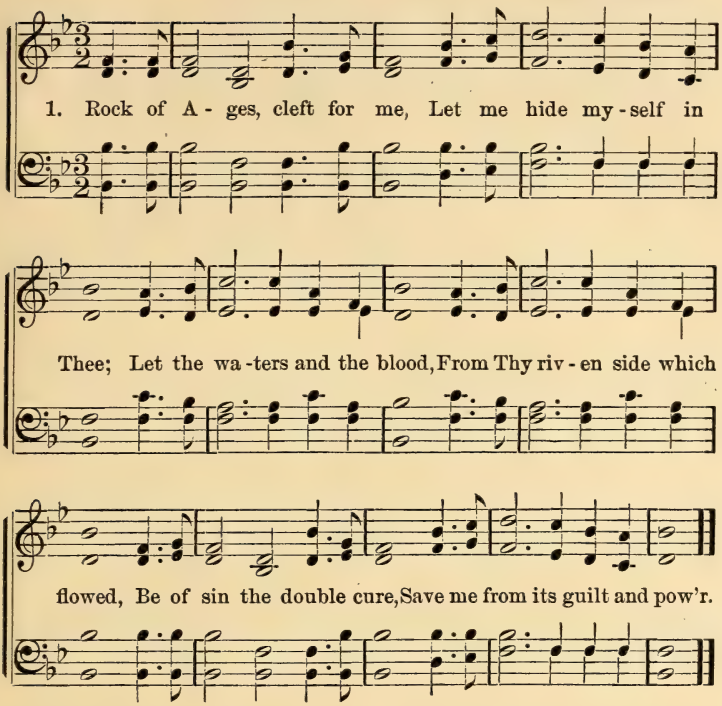


2 In the days of old, when the spring with cold
Had brightened his branches gray,
Through the grass at his feet crept maidens sweet,
To gather the dew of May.
And on that day to the rebeck gay
They frolicked with lovesome swains;
They are gone, they are dead, in the churchyard laid,
But the tree it still remains.

3 He saw the rare times when the Christmas chimes
Were a merry sound to hear,
When the squire's wide hall and the cottage small
Were filled with good Woodman cheer.
Now gold hath the sway we all obey,
And a ruthless king is he;
But he never shall send our ancient friend
To be tossed on the stormy sea.

ROCK OF AGES.

Dr. Thos. Hastings.



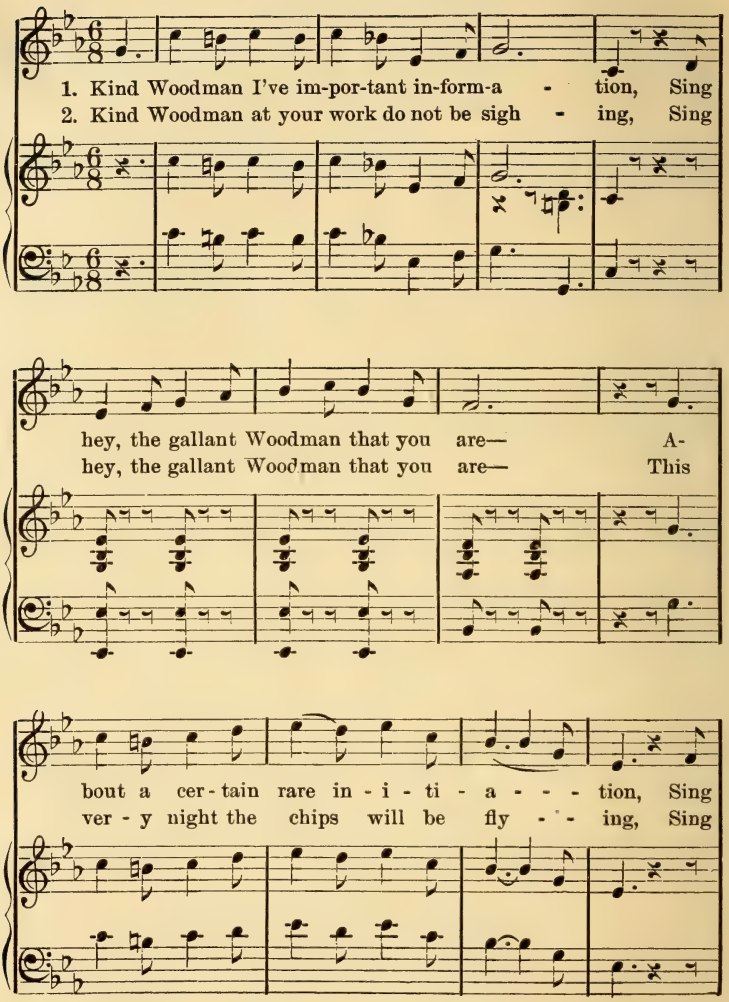
2 Not the labor of my hands
Can fulfill Thy law's demands;
Could my zeal no respite know,
Could my tears forever flow,
All for sin could not atone,
Thou must save, and Thou alone.

3 Nothing in my hand I bring,
Simply to Thy cross I cling;
Naked, come to Thee for dress,
Helpless, look to Thee for grace;
Foul, I to the fountain fly,
Wash me, Savior, or I die.

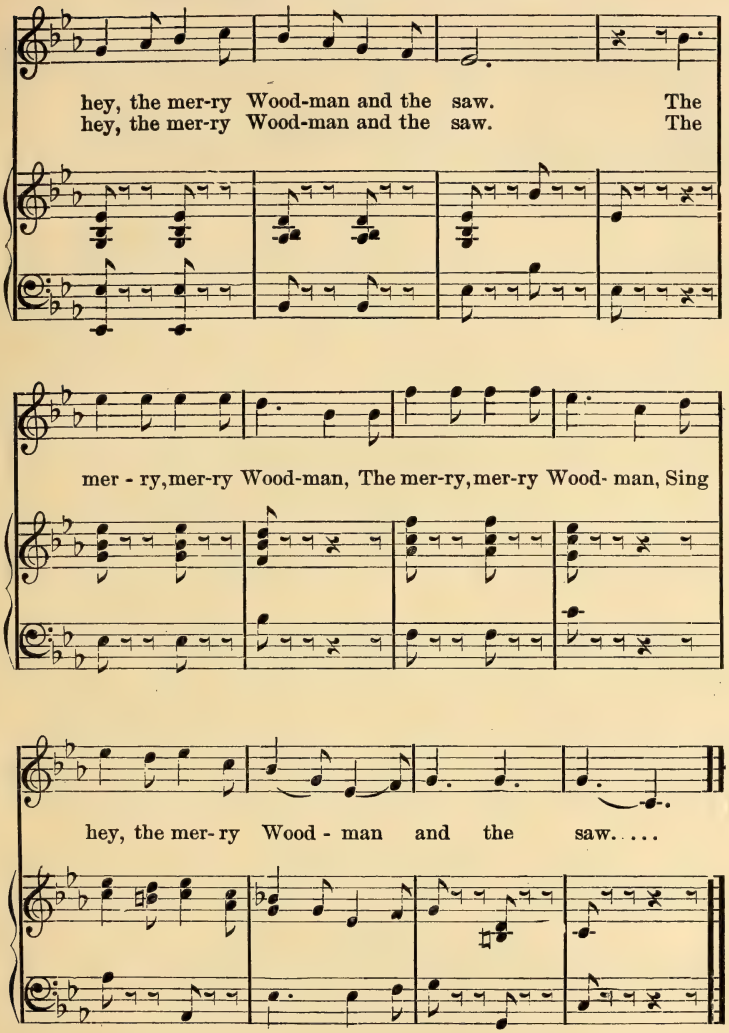
4 While I draw this fleeting breath,
When mine eyes shall close in death,
When I soar to worlds unknown,
See Thee on Thy judgment throne;
Rock of Ages, cleft for me,
Let me hide myself in Thee.

THE MERRY WOODMAN AND THE SAW.

(Tune from "H. M S. Pinafore.")



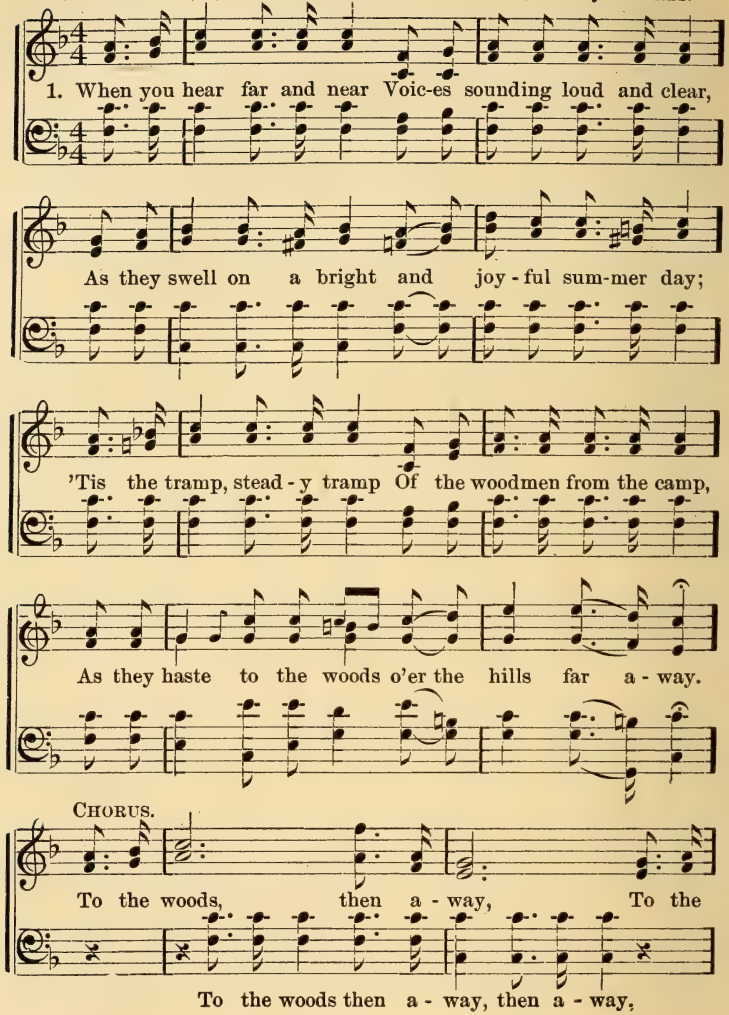
The Merry Woodman and the Saw.



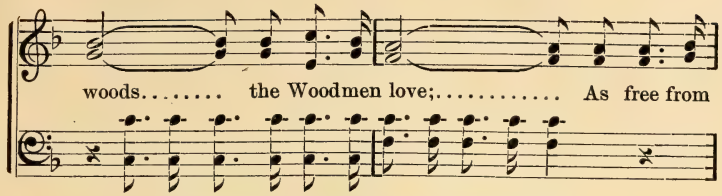
THE WOODMAN'S JUBILEE SONG.

(Tune "To the Work," W. H. Doane.)

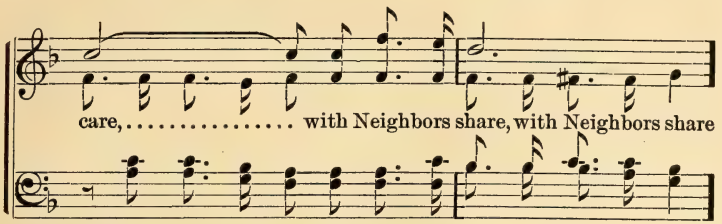
C. C. HASSLER. Arr. by J. G. RAY.



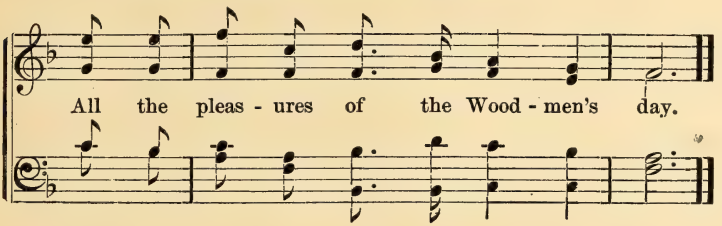
The Woodman's Jubilee Song.



To the woods the Woodmen, the Woodmen love;



As free from care, with Neighbors share,



2 See them go, high and low,
Friends and Neighbors that you know,
Won't you join while you may, and still there's lots of room?
Fall in line, rain or shine,
We will have a jolly time,
For the Woodmen Neighbors are to-day on the boom.

3 Hear the notes, stirring notes,
Of the music as it floats,
How it makes every heart round this Camp Fire now feel gay,
And at night, with delight,
Friends and Neighbors all unite,
In their praise of the pleasures of the Woodmen's day.

Selected Literature.

TEAM OF VICTORY CAMP, NO. 452, GREENVILLE, ILLINOIS.

1. W. A. MCLAIN, Venerable Consul.
2. DR. N. H. JACKSON, Worthy Adviser.
3. C. E. COOK, Banker.
4. ALFRED ADAMS, Escort.
5. M. C. HUETER, Watchman.
6. ISAAC NORMAN, Chief Outlaw.
7. DR. B. F. COOP, Outlaw.
8. W. E. ROBINSON, Chief Forester.
9. ROBERT C. MORRIS, Forester.
10. WARD REID, Forester.
11. S. W. ROBINSON, Forester.
12. CHARLES A. HUETER, Forester.
13. FRITZ LEIDEL, Forester.
14. ELVIN W. MILLER.
15. WILL S. FOSTER, Forester.
16. DON V. POINDEXTER, Forester.
17. J. W. BLANCHARD, Forester.
18. FRANK T. REID, Forester.
19. J. G. RAY, Forester.

The Origin of the Secret Society.

The following is a paper read by Neighbor Edwin Beard, Watseka, Illinois, at the meeting of Camp No. 91, Milford, Illinois:

Venerable Consul and Neighbors:

There is a vast difference between the social status of humanity in primeval history and that in the history of our own times. As the plane of civilization rises, society becomes more complex. There is a mighty gulf between the simplest forms of animal life and the marvelous structure — the symbols of ourselves — of which it has been said: "We are fearfully and wonderfully made."

All people do not accept the theory of evolution in nature, but no one doubts that there has been from the earliest time until the present, and which is still continuing, and will so continue, an evolution in society. One of the traits that go to make up the present fabric of society, one of the most endearing as well as one of the most ancient, is the cause of our assembling here to-night.

Away back in the pristine ages, when society was yet chaos and civilization an unborn child, as if by instinct of nature and self-preservation men banded together to secure themselves, their homes, their property, and their dependents against the attacks and inroads of enemies. In the process of time these assemblages attained to the dignity of tribes; from tribes they grew to migratory nations; from that to states with fixed abodes, governed by laws wisely formed and ably executed, though too often rather by the conquest of the sword than the power of the pen. This was the instinct of self-preservation, which is more amply enrolled upon the pages of history.

But there is another trend of this idea of preservation less observant, less apparent, less known, but equally human and equally instinctive — less general, but more special. More special and better adapted to the wants of those for whose protection it had its birth and origin. It seems to have arisen to supplement laws, legislative enactments, and governmental statutes. This idea is the secret and fraternal lodge, whose beginning dates almost as far back as the commencement of history itself. It can claim for its past a time as remote as Solomon and equalling his reign in glory. Who can read of the heroic deeds of the Knights of St. John without feeling the noblest emotion swelling and surging in his breast?

Throughout the middle ages in Europe, when nations were governed by feeble laws and ruled by the palsied hands of kings, the code of no country then was strong enough to protect the rights of all its

people. Not only did there spring up the feudal system, in which the lord or baron became the shield and protector of the peasantry who tilled his estate, and who in return swore to an unswerving fealty, but throughout all the civilized portions of Europe at that period there grew up thousands of secret and powerful institutions which championed the cause of home, liberty, and loved ones, unterrified alike by kings and emperors, or the plottings of an ambitious and too earthly church. These secret organizations were not composed of members who were slaves of the soil, nor did they belong to that upper class composed of courtiers, knights, and aristocrats. They came from the great middle classes of society, the traders, the artisans, the builders, the architects, the inventor, and the merchant — the true forerunners of our modern civilization. These silent, secret-working orders had not the glare and glitter that marked the institution of chivalry. The one was strong, aggressive, and open; the other was hidden, defensive, and unconquerably potent. One, having lived out its day of usefulness, has departed to return no more; the other numbers its millions in the lodges of to-day.

Among these secret organizations that claim a common kinship in origin, purpose, and usefulness there still exists some of the old, to which large numbers of new ones have been added. On the highest hills and in the lowest valleys congregate the devoted brethren of that ancient and majestic order of Freemasonry. The Independent Order of Odd Fellows numbers its members by the hundreds of thousands, and wherever the man goes who wears the three-linked badge of his noble order, there goes a man with the instincts of the Good Samaritan. That beautiful order of the Knights of Pythias, continually expanding and multiplying, and whose grand design is to perpetuate and spread the sublime sentiment that knit the soul of Damon to his Pythias, is no doubt represented here to-night. All these societies, and many others that might be named, have wrought work that time never can efface, and for which, were human monuments to be built, though piled stone on stone, justice would not be done.

But there is one great distinction between the secret societies I have named and the one for whose advancement we have met to-night. All societies but ours have been founded upon the one central idea of mutual protection and self-preservation. This is founded upon a still nobler principle — one of the greatest and purest of all motives that govern human action. All secret organizations save the Modern Woodmen of America work for the interests of each individual and the order as a whole. Let this statement not be deemed as a derogation from the stainless records of those most worthy and older orders. But here we have a young and growing order, glorying in its youthful vigor and its never-failing success, whose one great, grand aim and purpose is dedicated to the life of another. If it is sweet to die for one's country, if it is God-like to give up one's life for another, it is noble and manly to live for the life of another. This is our creed. It

is deeply engraven on the tablets of our hearts. It is lettered out on our spotless banners white. Badges, symbols, and certificates of membership bear its impress, and on every charter, ritual, or manual there may be seen, as though written in letters of living light, the motto of our faith — "*Pur Autre Vie.*"

The birthplace of the Modern Woodmen is within the confines of our own great state. Its members are composed principally of the sturdy yeomanry of the country. Avoiding the great cities with their thousands of enervating influences, their unhealthiness, and their moral blights, it confines itself to the pure and wholesome atmosphere of the country. Its territory comprises the fairest portion of the state of Illinois. In the great corn belt of our state, a body of tillable soil that is unsurpassed in the abundance of its productions by any other of equal area on the face of the earth, is the fatherland of the Modern Woodmen of America. No other similar institution was ever organized under auspices so favorable, nor had a beginning so promising, or a success so unparalleled.

It is said that Hercules while even in infancy manifested some of that extraordinary prowess that enabled him in after years to gain undying fame and immortal renown by strangling with his infant hands the great serpents that attacked him in his cradle. This order of ours, like an infant Hercules, while still rejoicing in the glorious period of thrifty youth, has achieved already such wonderful results that search where we will the like cannot be found.

Such a favorable beginning augurs well for the future. Certainly in our own case we can say "a good beginning is half." Surely we have here proven the adage, "well begun, half done." The order has well started, it has always conquered the difficulties which beset it, and you and I can abide by the conviction that it has come to stay.

The society of Modern Woodmen is distinctly an American production. It is deeply hearted with the American idea of home. Like the Odd Fellows' order, it is indigenous to American soil; that soil, that land, that country which above all others on earth is permeated with the sweet and binding influence of home. That nation is most powerful whose people have the strongest love and veneration for the institution of home. The French race has had a great history, yet the French language contains no word for home. No wonder that the population of France is at a standstill. No wonder that the population during an entire generation has grown only a million, while Germany, her ancient enemy just across the Rhine, the fires of whose hearth have lit the imaginations of her greatest poets, adds a million of souls to her census every year. I pity the man without a country; I weep for the man without a home. Who here to-night has not felt the gush and thrill of joy when after time and distance have separated him from the loved ones at home, he turns once more his face toward the dearest spot on earth?

It was for the protection of this home, this retreat from the slings and sorrows of the world, that our noble order was founded. It was to keep the fire of the domestic altar undying that originated our institution. It was founded to be the protecting shield, through whose massive covering no dart or missile of the enemy could penetrate. That though the leader perished, the advancing column should continue on. That though the good head of the family should cease no more to be, though the loving father should be suddenly stricken down by the one foe that never fails, the family of his pride and delight should not suffer or want. That though the devoted husband should pay the debt of nature, the wife of his youth should still feel about her the strong arm of his influence. That though the brother should be laid away in rest forever, his sister, the sole relic of that once happy home, should not be left unprovided for. That though a dutiful son, the last, the only surviving prop of an aged and affectionate mother, should pass to an untimely end, that dear old mother who had suffered the pangs which gave him birth and life, and whose soft white hand, though old and withered now, had so often soothed him in the long, long hours of night, should not be left alone in her old age without means of support. And she is not. The little vine-clad cottage is paid for, or shall be, every dollar of it. That lonely mother, that desolate widow, shall still sit secure in her own home; her cruise of oil shall never go empty, and the fuel at her fireside shall always be replenished, for she has money, and she has friends who will not forget the widow while there is a dollar left in the coffers of the order of which her husband, son, or brother may have been a member. And when the lamp of life has flickered out in that withered, shrunken form, no shroud of charity shall her decent limbs enfold when her burial day shall come, for that has all been guarded against by one whose motto was "Pur Autre Vie," and lived for another life.

A member in good standing in our order knows that his family will not suffer want when he has done with life. He knows the gaunt wolf will never bark at his door. He knows that at the hour of his death he leaves a legacy that will serve as a bulwark against the tides of poverty. This thought cheers him on in life's unceasing strife, braves him to breast the heaviest surges of an uncertain sea. He knows that the trees he now plants will some day bear rich fruits, and he knows that he has an interest in a bank that will never break, and on which no run will ever be made.

Our Fraternities.

At a meeting of the Modern Woodmen of America, held in Woodmen hall, at Lincoln, Nebraska, on the evening of December 10th, 1891, the following brilliant, eloquent, and beautiful address was delivered by Captain W. H. Woodward. It is poetry set in prose, and is worthy of a careful perusal by all classes:

It is recorded in holy writ that the scribes of Israel and Judah used every year to go up to the Holy City and with songs, prayers, and sacrifices to commemorate the triumphs of the fathers by the Red Sea, at the fords of Jordan, and upon the fields of Barak's victory. The states of Greece used to celebrate their national festivities, and in their assemblies were wont to listen to the stories of their mighty ancestors as told in the history of Herodotus or the immortal verse of Iliad or Odessey. We have no feasts of the passover or tabernacles of commemoration. We have no amphictyonic councils or Olympian games. We have met here not to celebrate the deeds of great men or to worship at their shrine, but to celebrate principles which live long after men are dead and forgotten. Celebrations of this character are held in obedience to that faculty of our natures which enables us to communicate our thoughts, our sympathies, and our happiness with what is distant in time and space, and, looking beyond, to hold communication at once with our ancestors and our posterity. Upon the one hand history portrays to us the successes and triumphs of the past, while upon the other, by anticipation, spread before us the bright pictures which those of a future age may enjoy. We stand today in the central office of this wonderful telephonic connection, adjusting the wires which, correctly or incorrectly, must transmit the thoughts, the sentiment, and the sympathies of the one age to that of another.

Standing in that relation we are here assembled to celebrate and emphasize the principles taught by one of the noble fraternities of America, and while so doing to pay our homage to the precepts and teachings of the noble order to which we belong.

Past events are celebrated, not so much because of the brilliancy and excitement with which they were ushered in upon the stage of action as because of the effects which they have had upon posterity. The most brilliant military achievements and some of the greatest battles, though exciting great admiration at the time, have not a single claim to lasting commemoration. Of the thousands of victories which have been won, of all the human battlefields which have been drenched with human blood, of the thousands of chieftains whose stars of glory they hoped would ever shine upon the pages of their country's history, how few continue long to interest and instruct human kind.

The names of great generals whose deeds at this time challenge our admiration can be counted on the fingers of one hand. Leaving no lasting results upon the prosperity and happiness of humanity, they pass away and are forgotten. They are only mentioned in history as so much loss of human life or the destruction of so much property.

Upon the other hand, events exciting but little or slight attention at the time they transpired, coming with no display or gorgeous array, no rush of adverse battalions, no tramping of cavalry or thundering of artillery, have transmitted their successes through succeeding ages to succeeding generations. Their importance is in their results. They are called great because great things have followed them.

Go with me into the past; follow me as I lead you into the unpretentious surroundings of the different places where fraternities like ours have been formed. There you may see grouped about on rude wooden chairs a few men from the humble walks of life. In the work in which they are engaged they have neither high social position, the power of wealth, or the prestige of political favor to aid them. It is the birth time and the christening of the several orders into whose living those men breathed the breath of truth and infused the blood of friendship. There, in the cradle of their infancy, they rocked and nourished the child which to-day, with the vigor and nobility of full manhood, exerts an influence for good over the intellectual development and social well-being of this people, more powerful, I believe, than any other organization throughout the length and breadth of this broad land; and at this hour their colossal grandeur is the pride of their members and the wonder of the world. At the formation of many of these orders our country was in the infancy of its physical, educational, social, and political growth. But what a mighty change. Upon the broad prairies where the buffalo roamed at will are broad cultivated fields, flourishing towns, and large commercial cities. Along the pathway where the brawny Indian stood the railway engine speeds its way. As we look over the growth and development of our country and these fraternal orders, it seems more like romance than reality.

There is scarcely a town in the whole land, from the pine forests of Maine to the arid plains of Southern California, from the orange groves of Florida to the cascades of Washington, where cannot be found a building upon the windows of whose upper story are to be seen the signs of the different fraternal organizations, organized for a noble purpose, and within whose community is not felt the beneficent influence of good fellowship. And to-day from every hill and valley throughout the length and breadth of our common country are ascending the thanks of thousands to our all-wise Creator for having given us such noble, good men as those who founded these respective orders.

To the encouragement and fostering care of the liberal institutions of our country may be attributed the large prosperity and success of these fraternal organizations. On the soil of free America, more than anywhere else, flourishes every institution having for its object the alleviation of distress, the throttling of vice, and the elevation of the human race. What these great fraternities do for their own members in the way of protection and help cannot be estimated. The light which in this way has been let in to dispel the gloom of darkness, and has brightened both the home and the heart, can never be measured. The cups of human misery which have been brushed away for the cool and healing potions administered by a brother's plenteous hand can never be counted. The friendship here taught rests in motion. The current of fellowship in every Modern Woodman's breast causes considerations for the well-being of those with whom he is associated. It brings men together in a spirit of loving companionship as they tramp along the pilgrim way of earth, shoulder to shoulder, hand clasped in hand, heart beating with heart, as they march along life's rugged pathway together. Upon such a fellowship the very breath of heaven wafts its sweetest perfumes.

As the bringing together of both the lamps of the two travellers affords greater light for the guidance of their footsteps, so indeed do their rays penetrate further into the darkness which skirts their pathway. In this room the members are taught to recognize the great brotherhood of men, to discern the ties which bind together the great human family; and if they but follow the teachings their good influence will extend far beyond the pales of the order. An orderly and well regulated family, trained to the practice of honesty and industry, truthfulness, and religion, cannot dwell by the side of a neighboring family of loose morals and slack habits without shedding into the household of the latter the sunlight of a good example. The need of humanity for sympathy and aid, the mutual dependence of human kind, and the duties that result from it, these truths are the basis and essence of all fraternities.

Sir Walter Scott has written that "the race of human kind would perish did they cease to aid each other." Aristotle declares that "whosoever is delighted in solitude is either a wild beast or a God." The longing desire of man for human sympathy is as universal as the air. These organizations exisit and impress themselves upon social life, for they aid us in smoothing the rugged points and edges of life for each other.

You do not find this idea of mutual dependence limited to rational existence. The material world is filled with it. The flowers that adorn and refresh the globe are dependent alike upon the earth, and air, and water. The streams that rush unceasingly to the sea find their never failing source of supply from the evaporation of that ocean which they aid in filling.

On every side, in every phase of life, you find this truth of mutual dependence, the reciprocal idea of nature's economy, closely interwoven with and permeating every atom of life. In the association of man with man is this truth more clearly defined and developed. To it he owes the protection and preservation of his character, his property, and his life — for in union there is safety as well as strength. It is the bed-rock of government, this cohesion of individuals for the protection of the whole. It is the difference between civilization and barbarism, between law and anarchy. It is the associated harmony of individual force, the glad bondage of liberty, the clear, cool atmosphere of government, law, society, civilization, and peace before the miasmic mists of unbridled license and anarchy.

These fraternal organizations have carried brightness into many a darkened home, and sent a thrill of joy into many a despairing soul. Oh, ye cynics, who sneer at fraternal associations; who ridicule the little ceremonies that attach themselves to this work; who walk upon the plane of being above the rank and file, and breathe a more exclusive atmosphere. Oh, ye skeptics, who doubt the truth of a human brotherhood, who call friendship a sham and charity a delusion; who speak of beneficial orders with a shrug of the shoulders, and dispute the good of their existence, come with me and visit one, only one of those little households into which, through the agency of the lodge, light has entered, and if you do not hang your heads in shame, then, indeed, shall I believe that there are some souls into whose flinty walls the truth can never enter.

This is a selfish world; in stating this I state a truism; but it is well now and then to stop and consider the cold selfishness that so often dominates our humanity. I think we do not appreciate, or rather, that in the whirl and clatter of life we do not remember often enough that we owe certain duties to those around us, the performance of which we should not evade. That in this human life so filled with experiments and saddened with miseries, we too often unconsciously utter the cry of Cain, "Am I my brother's keeper?"

Now, I believe it to be my duty and your duty to do some good in the world; and I believe that I can do it more effectually, more directly, more certainly, by maintaining my connection with fraternal organizations like ours.

In a nation full of healthful life like ours contests never cease. The life of a nation, like that of individuals, is a perfect battle against the attacks of decay. The spirit of liberty among a great, free, and active people can never say, "My work is done." The preparations for new contests are continually ringing in our ears. The contest between knowledge and virtue on the one hand and ignorance and corruption on the other goes on. This contest will never stop until the lion and the lamb shall lie down in peace together. The future of this people holds in its apocalypse the figure of a man; a man who makes his own laws and keeps them; who serves the state

and yet is free; who keeps his covenant with God without a bond and without an oath; who signs no contract and breaks no obligations; who lives for himself without selfishness, and dies for others without regret. Toward this type of ideal manhood all the tendencies of our civilization are converging, and it is the imperative duty of every patriotic and loyal citizen to see to it that no obstruction hinders or delays its consummation. This ideal man, who is to be the coming glory of our race, will never be born of despotism. There are two kinds of socialism in this world, the one rational, the other irrational. The one the socialism of the philosophers and sages, the other the socialism of the rabble and the mob. The one is above the ordinary level of citizenship, the other below it. The one by constant approximations brings us nearer and nearer to the standard ideal of humanity which is to be the glory of our civilization; the other gravitates ever downward toward the howling animal which runs with bloody jaws to devour and kill. Fraternizing human hearts on a platform broader than party and wider than sectarianism induces a generous spirit of toleration and breaks down prejudice. In order to prevent men from becoming selfish they must be reached through their social natures. They must be often called away from the sordid pursuits of life, from the buying and selling and getting gain, and be made to see and feel that life is something nobler than this. Man may be taught that the sweet consciousness of being helpful to his fellows is the sweetest cup of joy this life affords; that the thing that society needs now is not more money nor more brains, but more heart, more human sympathy, and more self-sacrifice. It ought not to be, as it is, one of the proverbs of the world, that "man's inhumanity to man makes countless thousands mourn." The truthfulness of this proverb is a mournful commentary on the condition of the human race.

It must be conceded that the chief cause of selfishness in the world is the lack of sympathy among men, and the reason that society is so filled with jealousy is that mankind stands so far apart as not to know each other. The mountain when seen from a distance repels the beholder with its beetling cliffs, its cold and barren rocks, and its snow-covered crest; but on a nearer approach may be seen sparkling brooks leaping and laughing among the rocks; may be seen flowers here and there lending their sweetness and beauty to charm the beholder away from the contemplation of the rougher aspects, and the experienced eye may discover even among its caverns and gulches indubitable evidence that the forbidding surface covers mines of the most precious metals. The mountain exterior may be rough and repulsive but its heart is filled with gold and silver and the most precious and rarest jewels.

So of the human character. Let these forbidding aspects be inspected by him who carries the lamp of charity and whose soul sends out the light of truth and love, and a thousand new beauties appear that but for his nearer and better approach would never have been

discovered. The Woodman may be poor, he may have rough and hard hands and a sunburned face, he may feel that a cold and indifferent world passes him by careless of his toils and burden, but he knows that with his labor-stained and scanty wardrobe he will meet with a hearty welcome from his brethren wherever he may meet them, and a willing ear and a sympathetic heart in all the sorrows of life. When disease has wasted his strength and robbed his wife and child of the support of his strong right arm, when gaunt want came in and sat down by his household as a guest by the side of poverty, his brothers unlocked their treasures and opened up the inexhaustible treasures of gentle hearts, and drove away want and made plenty come in and abide at his hearth a constant guest.

He has himself borne these burdens and performed these kind offices for others. He has been an eye witness to these demonstrations. He knows it is not the mean, empty profession of charity. He has given as well as received, and whatever may be his wealth or position in life he is made to feel that at a common altar, consecrated to this sacred work, that he is the peer of any of the noble men who constitute this noble circle. And so he is.

He has not lived that has not blessed others. He may have passed the allotted time from the cradle to the grave, but he has known nothing of the exquisite enjoyment of life. He may have had all that wealth and position could give him, he may have had every want met and tasted all the sensual pleasures that riches could purchase him ; he may have inhaled all the sweet odors of flattery that float around those in high places, but his soul at last will be as barren as a desert, for he has never wiped a tear from the face of the weeping or planted a new joy in the human heart. We talk of our rapid progress and our civilization. It remains to be seen what is the substantial value of our grand discoveries. This can only be told when sufficient time shall disclose to what extent their influence and power elevates and purifies the great mass of humanity. If this boasted civilization reaches man wherever he may be found and fills him with the noblest aspirations to be like his Creator, to make his life nobler and his heart kinder, then let the song of praise be sung ; let the shout ring out loud and clear that man, immortal man, is coming up by our improved locomotion to a higher plane, that the electric light has made him see with a brighter, clearer vision his duty and destiny ; that the telegraph and telephone have put the language of truthfulness and soberness upon his lips, then we can say with joyful huzzas, all hail, progress ! But if this cannot be truthfully said, then let our boastings cease. If the lever of progress is not long enough to reach to the depths of humanity, is not strong enough to lift man to a better life, it is not worthy the name. Man must be the local point of all this modern light or it is no better than darkness. The chiefest and best science is that of knowing how to live.

When the last page of the history of the race is written and the record of human progress is complete, that page will be the brighest that contains the record of that peerless age, more than any other period, in which was accomplished the subduing of human hate and conquering of man's selfishness, and in leading the great mass of humanity out of the marshes and malaria of discord and strife up to a high and generous plane, with a proper regard for others rights and reputations, where they inhale the pure atmosphere of mutual confidence and respect.

It will outshine the boasted times that produce here and there some mighty warrior, gifted statesman or orator, an accomplished painter or eminent poet. These men of wonderful power and gifts come once in a century and flash across the path of humanity like a brilliant meteor. The golden age will be when men of whatever talent or station will come to a better understanding of themselves and their relations to God and their fellow men. We have given too much attention and worship to individual genius and not enough to the ordinary man. Let not so much care be given to improving machinery and increasing locomotion, but rather let the deep concern be for a higher type of humanity.

The grand mission of our order is in bringing humankind into better relations with themselves. We should adopt the creed of our great poet, Longfellow:

"Conscious of right, not fearing wrong;
Because I am in love with love,
And the sole thing I hate is hate;
For hate is death, and love is life,
A peace, a splendor from above;
And hate a never-ending strife,
A smoke, a blackness from abyss
Where unclean spirits coil and hiss.
Love is the Holy Ghost within;
Hate the unpardonable sin;
He who preaches otherwise than this
Betrays his master with a kiss."

The Fraternal Feature.

A gentleman once said to the Head Consul: "How can you take the responsibility of guaranteeing the payment of the benefit certificates, in case of the death of the members of your order, when you have no reserve fund and are dependent upon the voluntary payments of the members? Suppose they should refuse to pay, and what guarantee have you that they will continue to pay their assessments?" Mr. Northcott replied: "How can the United States government,

with a large debt, much exceeding the money in the treasury, place a two per cent bond upon the market? It is because each government bond has back of it sixty-five millions of the greatest people on the globe, who are bound together by a common interest. So every certificate in the Modern Woodmen of America has back of it fifty-five thousand of the brainy working men of this northwest, who have a common interest in seeing that it is paid in full."

The Modern Woodmen of America is much like the representative government. The members of the order are its rulers and the officers are its servants. It is not a joint stock company managed by a few individuals with an indefinite tenure of office and without accountability to any one but themselves, but it is a great fraternity that has immediate control through its delegates of the affairs of the order. If officers become incompetent or corrupt, they are speedily displaced and new ones put in their places. This order possesses the power of self-preservation and self-perpetuation. The statistics of history show that but two or three fraternal benefit societies have failed since the foundation of this government, while the number of mutual insurance companies without the fraternal feature that have failed is very great. The fraternal insurance order once established seems almost immortal.

From a consideration of these statements the importance of the fraternal feature in our order becomes obvious, even from the standpoint of the soundness of insurance. But there is still more in our great order than the insurance feature. There is something in the brotherhood of man. There is something in the sympathy in times of distress; the kindly visit from a Neighbor when we lie on a sick bed, and the help given to our families when we are so unfortunate as to not be able to help them ourselves. None of us are so strong or so fortunately situated that there may not come to us a dark hour when we need a kindly hand to help us. And this does not come to us as charity, for we have a right to it; we would do the same ourselves for other Neighbors in distress, and we have a right to expect the same from them. One stick is easily broken, but a bundle of sticks is invincible. It is a grand thought that fifty-five thousand Neighbors are bound together as with a common cord for mutual benefit and protection.— *Head Consul Northcott.*

Our Territory.

We frequently hear the inquiry made as to the reason why the Modern Woodmen can furnish insurance for the benefit of our wives and children at so much lower rate than any other similar order. We have heard this answered in various ways, but we think one great

underlying fact that controls in this matter is not fully appreciated by the Woodmen, generally. Surely it cannot be that all of this difference is caused by superior economy in management, although the record of fraternal societies shows that its economy in expenses is equalled by none.

Neither can we believe that it is caused by extra precaution taken by our Head Physicians and those co-operating with them, although these precautions doubtless save us thousands of dollars every year.

The fact, however, which we desire particularly to emphasize as the great reason for the low death rate, and hence cheapness of the indemnity in the Modern Woodmen, is, that our territory is the most healthful on the face of the earth.

It will be found impossible to select any such an extent of territory that can compare with it in the health and long life of its inhabitants. It is drained by the great chain of lakes on the one side to the sea, and the remainder by the mighty Mississippi, the Missouri, Ohio, Arkansas, and the Platte.

Its surface is such that almost every acre will soon be brought under cultivation, thus leaving no malarial swamps to breed disease and death.

Its climate is cold enough in winter to destroy the germs of disease that breed in the heat of summer.

No epidemic has yet been able to travel across this empire, known as the northwest, and none ever will be.

In the United States the average number of deaths each year is one out of every eighty-one inhabitants. In the gulf states the rate is one in sixty-three; in the southern states one in seventy; in the middle states one in eighty-three; and in the northwestern states, one in one hundred and twenty.

Thus it will be observed we occupy the best territory in the country.

More than this: we have taken out of this territory the southern end of Illinois and all the large cities, such as Chicago, Milwaukee, and Detroit, which makes it next to impossible for a contagious disease to strike us hard enough to cripple us, let alone to kill us.

This we regard as the principal reason why the Modern Woodmen furnishes the cheapest indemnity by far of any society or company in the world.— *Director M. W. Mathews.*

The New Versus the Old.

Old men tell us that within their memory it cost twenty-five cents to send a letter from Virginia to Massachusetts. Now two cents takes one from California to Upper Canada, and a nickel takes one from here to the Antipodes. Surely no one will dispute the advantages of this change to the masses of our people.

Old ladies tell us of the time, within their memory, when a box of matches cost twenty-five cents, and contained twenty-five matches. Now the same amount of money supplies an ordinary family with matches for all purposes for a year. Surely no one will question the general benefit we as a people derive from this marked reduction in the price of this useful article.

Under the old regime, people in ordinary circumstances were compelled to forego postal communication with friends and relatives, and also to be content with the uncertain results of flint, steel, and tinder. People in better circumstances exclusively enjoyed the advantages of the mails and the luxury of the "locofoco" match.

It is a mark of marvelous progress in material things when the people of one generation enjoy as every-day comforts those things which were luxuries with the preceding generation.

Life insurance, under the old plans and in the last generation, was a luxury none but the well-to-do could afford. Were a speaker in any assembly to-day to ask those present whose fathers carried life insurance for the benefit of their families to stand up, how meagre would be the response. In the last generation the man who carried life insurance was the exception. In this generation the man who is without this protection is the exception.

This wonderful change has been wrought solely by the introduction and popular adoption of the co-operative plan of life insurance, the best example of which we believe the Modern Woodmen of America to be. These modern institutions are operated so exclusively in the interest of the members that the cost has been reduced almost in the same ratio with the cost of postage and matches.

Some of the luxurious old companies which saw their best days under obsolete conditions, and found their scattering patrons in a generation which is rapidly passing away, still strenuously insist that twenty-five cent postage must be better than two-cent postage, because — it costs more. But the ordinary man of this generation is getting to be as skeptical upon that point as he would be upon the proposition that the flint and steel was handier than the friction match.

The luxurious old companies insist that skepticism is a sin which should not be tolerated; but we all remember that Gallileo was that kind of a skeptic, and so was Columbus, and Sir Isaac Newton, and hosts of others among the brightest men the world has produced, and we know that their skepticism as to the value of theories which were universally accepted by preceding generations, stoutly maintained, has conferred incalculable benefits upon generations succeeding them.

"The (insurance) world moves."— *Director J. G. Johnson.*

A Welcome for Woodmen.

Following is the address of welcome by Hon. C. D. Hoiles, at Greenville, Illinois, June 25th, 1891, at a picnic of the Modern Woodmen of America:

Mr. Chairman, Modern Woodmen, Ladies, and Gentlemen:

In the magnificent constellation of counties which compose the great State of Illinois, Bond ranks among the smallest — a star of the least magnitude; so small, indeed, that she seldom comes within the range of political telescopes, and is scarcely known by many of those who study the political sky! But though her modest light is dimmed by the Jupiters and Saturns of our state system, pure and bright she ever shines, a guiding-star for those who love her best.

It is true that Bond is little, but allow me to assure you, ladies and gentlemen, that she is very proud. She is old, but her heart is young. She is proud of a brave and patriotic past, of a bright and promising future, and having exercised the virtues and encouraged the sympathies of the human heart that knit the world in kin, she has kept her youth.

But to-day, Mr. Chairman, she is more than proud; for here, in her native woods, beneath arching boughs, the first temple of the Almighty, where music from nature's sweetest harps echoes from shrub and stump, from hill and dale, where stereotypes of Divine ideas appeal to the living soul, inspiring with hope and renewing faith in the Fatherhood of God and in the brotherhood of man — here with a heart full of happiness and content, full of sunshine and gladness, little Bond welcomes to her hospitality the chief officers and representatives of the Modern Woodmen of America. She welcomes you to the home of your worthy Head Consul, a home that he has honored and that you have honored by honoring him. She welcomes you as a society whose influence is widespread; whose protecting arm is ever stretched out to aid the faint and weary; whose charity, flowing like a crystal stream, uncontaminated by ambition or self-interest, waters the earth with gladness; whose bounty has lifted from the depths of despair the widow and the fatherless, has carried peace and comfort to many a shattered hearth, and "from the altar of each peaceful heart arises the fragrant incense of its thanks;" an organization that in a few short years has massed together more than fifty thousand of the brave and brainy men of the great northwest under its banner, on which has been inscribed by the hand of loving charity, in letters of living light: *Pur Autre Vie.* What a grand thought! What a noble object of life! What ambassadors to the heart! What wondrous words! Words, Mr. Chairman, that in a cold and selfish world stand out like jeweled stars on the mantle of night. It is not strange, then, my friends, that an order founded upon such grand and humane

principles should add more than nine thousand to its membership during the present administration, and become a pillar of strength among the great benevolent and benefit associations of the nation. May you continue to grow and prosper. May your future as a society, and as individuals, be as bright and cloudless as the blue sky above. May your meeting here, under the auspices of "Victory" and associate Camps, be one not only of pleasure and profit, but a page illumined in your history. May we all receive new inspiration to go forth to higher and nobler achievements in the cause of humanity. These, my friends, are the heartfelt wishes of our people, and rest assured that this occasion will ever be cherished as a bright spot in the pathway of life by the sons and daughters of little Bond, who greet you to-day with their brightest smiles of welcome.

The Ritual Needs no Apology.

The following interesting paper was read before the National Fraternal Congress by Chill W. Hazzard, of the Royal Arcanum:

The use of any ritual is apt to be viewed with contempt by the practical man, and those who defend it often do so in a feebly apologetic tone. The fact remains, however, that almost every association of human beings which has lived long enough to pass into history has effectually used the poetry of symbolism. Ritualism seems to be a law of human nature, co-ordinate with the inevitable order of things, perennial and perpetual.

A ritual, strictly defined, means a book in which rites or forms of observance are set down. As used in the topic given for my discussion, it means the use of rites, forms, words, motions, and signs. A wider definition would define a ritual as a system of observances which address the imagination, memory, and feelings through the senses by certain ceremonies or acts intended to express proper feelings, or to illustrate an idea with reference to special ends.

The motives which have produced ritualism — and it prevails everywhere — the actual mainspring of its existence, is man's irresistible craving for expression in forms.

Ritualism thus defined has shaped the externals of all the great religions of the world. Thus placed upon an ethnic basis, it must command respectful consideration.

The Egyptians were a race pre-eminently given to ceremonies and rituals of an elaborate character. Wilkinson says (Ancient Egypt, Volume III.) that "no nation took greater delight in the pomp of ceremonies than the Egyptians. The public mind was constantly en-

tertained by the splendor of striking and impressive ceremonies. The intricate mysteries of their temples were made splendid by processions of robed priests." In fact, everywhere we encounter, in the study of Egyptian history and monuments, ritualism of an elaborate and most extraordinary character.

Turning to India, we find in Brahminism a nature-worship purer than any other of the polytheistic systems. The Brahmin worshipped in beautiful temples carved with ritualistic designs, filled with shrines, towers, altars, and emblems, and his mind was appealed to in ceremonies made up of symbolism, consecrated fire, purification, invocation to the sun, and sacrificial ceremonies to the new moon.

Buddhism is styled the Protestantism of the East; it objected to the ceremonials of Vishnu. It is a religion of "individual salvation based on personal character." As long as Buddha lived, his followers maintained personal asceticism, but at his death Buddhism followed the natural instinct of humanity, and appropriated ceremonials and ritualistic forms of worship. The Buddhist never enters his temple without an offering of flowers or rice; he joins his hands and lifts them to the height of his forehead; he goes to his temple at least once in every full moon; he burns incense of sandalwood dust. This is the art idea, the use of objects to arouse the mind and fix the thoughts.

The followers of Confucius, in China, have ceremonials and a certain play of symbolic imagery, combined with liturgal law, for the observance of rites. Altars dedicated to the earth are square, those dedicated to the heavens are round. In winter the priests wear blue, in the summer saffron; when the moon is full they celebrate the adoration in robes of cream white. Confucian worship is full of symbolic and pictorial ritual. Before the gates of the temple stands a copper statue whose mouth is covered with three fingers, denoting silence. Doctor Pompelly in his Middle Kingdom says: "I never entered their temples without a feeling akin to awe, or rather that sentiment which ever attaches to the contemplation of those things hidden behind the veil of mystery." And in saying this the learned doctor bears testimony to the power of ritual to impress the novitiate with a feeling which will make the ceremony most effective.

Turning now to a most ancient mystic faith, that of Persia, the people of Darius and Xerxes, we encounter marks of ritualistic service, repeated in lines of strength and beauty. It was not a system of idolatry. Rawlinson says of it, that it "comprised prayers and thanksgiving to the good spirit of creation." Fire altars burned perpetually, and around them priests, in white robes, led the people in prayers to the sun, as a symbol of the Supreme God. The sacred fire which burns even to-day on the altars of Bombay is a symbol of purity, warmth, and life. Zoroaster discovered God in the eternal fire; the flame was to him then, and is to his followers to-day, a type of immortality and of the resurrection of the soul.

The same elaboration of ritual exists in the ancient religions of Assyria, Babylonia, Media, Parthia, not always decorous, sometimes not even decent, but impregnated throughout with man's love for ceremonies, mysteries, rites, and ritual.

Mahomedanism is based on one simple affirmation of faith. "There is but one God, and Mahomet is his prophet." Surely this does not invite the use of ceremonial. It does not suggest those strong appeals to the senses; no sacrifice, no mysteries, no ritual. It evokes no sentiment, it teaches morals, and has codes, and is fatalistic. Yet symbolism underlies the undying beauty of its temples. Its heaven is a garden of delight with a river flowing through it; its hell a couch of fire and grievous pain. Among the oriental peoples, forms and ceremonies cannot be repressed. The rabbi reads the Koran with a drawn scimiter in his hand, to indicate that Moslemism won its way by conquest; the shoes of the worshippers are removed, and the faithful prays kneeling toward Mecca, and this he does five times a day at the call of the muezzins. The followers of Mahomet nurture their religious feelings through ritualistic forms very intense, while their pious pilgrimages to Damascus, Jerusalem, Mecca, and Medina are still considered the holiest actions of a Mahomedan's life.

In Judaism we meet the most pronounced type of ritualistic practice; especially impressive, as it is said to be the outgrowth of Divine direction. It marks the climax of ceremonial observance. The Hebrew ritual was consecrated almost by God's word of mouth, and its beneficent effects suggested most pointedly in commands to those who were to "work in the sanctuary according as the Lord had commanded." The service of the tabernacle was expressly provided for, and that of the temple was elaborate and wonderful. The sons of Aaron wore a special apparel, girted about the waist with a girdle of needle-work, while the high priest wore a belt of blue, purple, and scarlet, intermingled with white, and marked with flower forms. The vesture of the high priest was resplendent with gems. The ritual of the temple was magnificent; the eye was arrested by the sacrifice, the ascending smoke, the flame, the moving priests, the motion of the celebrants, the lustre of lights, wreaths of fragrant incense, and the pontifical splendor of Solomon. The ritual dominated the service in a series of symbols whose impressiveness was especially eloquent.

I make no allusions to the ceremonials of Greece or Rome, because they seem to have been derived from the Egyptian.

Mexico and Peru had a ritual, formal and pompous. According to Prescott they overlaid their temples with precious metals, and the Temple of the Sun was "literally a mine of gold." What more effective appeal as a spectacle than these costly temples of South America, dancing with lights and glistening with gold, while in symbolism their services were unusually rich.

We turn to the savage races, to the barbarous tribes, and we find the ritualistic instinct absent, entirely undeveloped. They have nothing worthy the name of religion; they have something little above superstition, a fear of the future, half awakened emotions not expressed in either the art or music of a ritual. Their half animal mind barely touches the realm of religious ideas. They are the vulgar dupes of medicine men; the rites they perform are the frenzied exorcism of evil spirits, or the imbecile pandemonia of a war dance. And yet among the wildest tribes of Africa we read of certain acts of worship, which show the universal instinct for forms, although they be silly, empty, and stupid.

I have followed ritualism through mankind, showing that it is not a chance or a modern device. It is a constitutional inherent necessity in man, to express his feelings in an outward sensible form which to him fitly excites or responds to the emotions, or serves to express an idea by a symbol.

The acknowledged power of the Roman church, the beautiful ritual of the Protestant Episcopal church, the growing tendency of all the churches to a form of service less rigid and more elaborate, show that with the enlightenment of the new century and the advancement of civilization the growing enrichment of public worship forbids the idea that the ritual is a relic of barbarism or the plaything of fools. Rather it increases the solemnity of worship, and clothes its ceremonies with majesty and beauty. It anchors our faith by its iteration, impresses the indifferent or forgetful mind, breathes upon our devotions the sanctity of music and poetry, attracts the unthinking, turns thoughtlessness into attention. Beautiful symbols summon the unseen to communicate with the actual, stirs the imagination, and refines the feelings. Such are the uses of ritual, and its gracious offices should be welcomed, not spurned. The church that is to-day the strongest, the Roman Catholic, is the most ritualistic, while that one which endeavored to discard all forms in worship, the Quakers or Friends, is fast dying out.

The social demand of fraternal and secret societies in this time has grown beyond the ordinary man's ability to meet. There must be some other inducement than the mere routine of business. Hence the attraction of a ritual must be added to draw him to the sessions. Literary exercises are desirable, but experiment has proven that for general lodge purposes an interesting program of sufficient merit is difficult to maintain for any length of time, and in some memberships impossible. The same effort put forth to render impressive a ritual, to keep it free from errors that mar, to develop its literary beauty and adorn its services with song, in fact, to give spirit and character, impressiveness and beauty to every part of the ceremonial, will have a better effect on the attendance than a literary effort which involves far more effort, and soon becomes spasmodic and irregular. I have rarely sat in a lodge-room of inattentive or listless members when the

ritual was properly performed. To this end, therefore, I commend those who object to a ritual as dull from iteration or cumbersome from inability to secure proper rehearsals. I admit the difficulty, but fail to find a suggested substitute which involves less.

In a paper prepared recently and read before the Monongahela district convention, Royal Arcanum, Past Grand Regent Lathy, treating the subject, said:

I do not know of any order which has succeeded without a ritual, secret or otherwise; in fact the rule has been, the better the ritual, or rather the better the ritualistic work is performed, the more successful the society. The superiority of our organizations over what might be termed the business life insurance concerns lies in the fact that we utilize the gregarious tendencies of human nature to herd together. But men, though gregarious, are not ruminant, and when herding they must have something more to do than merely to look at or rub against each other. The brain must be occupied, the mind diverted, so that the ordinary cares of life may be for the time forgotten. There must be something to do at each meeting, and the use of a ritual not only insures the doing of it, but the doing of it decently and in order. Whenever men meet regularly some forms must be adopted to govern the proceedings.

The main object of any deliberations held on this subject will hardly be whether a ritual is needed, but rather how may each society here represented obtain a *better* ritual, or the *best* ritual?

It is easy to criticise; my experience leads me to the conclusion that it is easier to tear down than to build up. "The boys on the fence can always play better ball than the ones in the field until they get down and try it," as Brother Lathy says, and if some of the critics would try their hands at a perfect ritual, perhaps they would see the difference.

A good ritual may be outlined as follows:

First. It must be short.

Second. It must be impressive.

Third. It must be decorous.

Fourth. It must be sprightly, and if possible musical.

Fifth. It should have marching movements and responsive readings which will embrace the entire membership.

Sixth. The candidate should be instructed in the work as he advances, and not be compelled to stand and listen to a long lecture after the ceremony is really over. Just at this point most rituals fail.

Seventh. The candidate should be warmly welcomed by all the members present as a part of the ceremony.

Eighth. The parts should be memorized

Let me here remark that the ritual may be the best that wisdom can inspire or the brightest genius conceive, unless the officers do their parts well it will fail to satisfy.

If it must be read from books, let it be carefully read and properly rendered.

Rattled off in the style all too common, the evident object being to get through, it becomes nonsense to the candidate, and its lesson is lost.

An indifferent ceremony well rendered is better than an excellent one indifferently done.

The chief object of an initiatory ceremony, however, must be kept constantly in mind, and even at the risk of being tiresome, I will reiterate:

First. It must be framed and must be rehearsed so as to create in the mind of the applicant at the very threshold of his membership a favorable impression of the institution with which he is allying himself; it must win his admiration and respect.

Second. The ceremony must be well performed. Lodge meetings will receive increasing attention from impressive and well-recited lessons.

Third. Members of fraternal benefit societies will become impressed by well-delivered lectures — such as abound in every ritual — on the nobility and sacredness of their unselfish mission. The mere business features become subordinate, and the brothers will learn to appreciate that charity which is the broad foundation stone, and that fraternity which is the bulwark of every protective assessment association. In no method can we teach these great truths or keep them so constantly in view, as by frequently rendering with care and fidelity the brief but impressive and harmonious lessons of the book of the ritual.

Fourth. The ritual to be effective must be dignified, elevating, and instructive. The work of the ritual must not be too broad, it must not degenerate into anything of a farcical nature, calculated to give offense, but it should be made entertaining. It must not be a roaring farce like the Sons of Malta, but be a beautiful, useful, uniform, harmonious, and impressive ceremony.

Fifth. Every ritual should be memorized. If too long for that, it must be cut down. The reasons for this need not be urged before this intelligent assembly. They are apparent, cogent, and conclusive. No ritualistic ceremony, however perfect it may be, can be impressive and give satisfaction, if it be *read to the candidate.* The most brilliant and attractive order the world has ever known has become illustrious through its ritualistic achievements, which would be tame, flat, stale and unprofitable if rendered from books by Masters and Wardens. The object of an initiation is to impress upon a candidate the characteristics of an order, and make them *real* to him. Who that has seen the three burning tapers, or passed under the living arch, or sat in meditation before mortality, will ever forget the lessons then impressed in lectures recited, not read to him.

Sixth. The ritual must not be too long. We, brethren, are for the most part actively engaged in business, and late hours must be avoided if the lodge meetings are to be made attractive. Twenty minutes is long enough in which to initiate a candidate, under ordinary circumstances; and ceremonies which at any time require more than half an hour should be cut down. Preparation should be made beforehand, certain officers have charge of the paraphernalia, and when an initiation is to occur should have all the material conveniently at hand, so that no time be wasted in its preparation. When the time comes push the work along vigorously and without delay. Do not suborn deliberation to haste, but see that each moment is occupied.

Objection is made to the ceremonials of the orders as puerile. Intelligent men say their ears are vexed with badly pronounced English and attempts at the dramatic which are only ludicrous.

I might venture to say that no man has mingled much in the orders who has not, at times, been humiliated in this way. He feels self-abased by the illiteracy of officials who stumble over good English, while the tragic or dramatic parts of the ceremony, intended to be enacted so as to create an impression for good, are read from a book or slowly deciphered from a card which, by reason of finger and pencil marks, is almost unreadable. The ideal of the author of the ritual is burlesqued, and the whole performance is both a travesty on the dramatic and a grotesque imitation of an intended solemnity. It is bathos instead of pathos.

Does this argue against a true ritual? Does it follow because a country church service falls far short of the grand cathedral worship that the one must be condemned? Men are impressed by true ritual. The church service under vaulted dome, surrounded by the accessories of art, the chants accompanied by grand organ effects which roll through vaulted roofs, the modulated tones of a good reader, responses from a well-trained choir, the solemn lights, the rich vestments, the orderly worshippers, the bowed heads. Breathes there a man, be he Catholic or Protestant, churchman or heretic, who is not moved by such concord?

So, also, who has not seen the noisy audience of an opera house hushed to stillness at the prayer scene in the Pirates of Penzance, or the cathedral scene in the Huguenots? Who has not felt heart throbs of sympathy as Knights Templar under an arch of steel in beautiful ritual laid to rest one of their fraters?

The fraternal ritual is a bond which will cement. Its universality is its boast; it knows no state lines, it is national. At its altar men of all religions may kneel; to its creed disciples of every faith may subscribe.

The use of rites and symbols is an instructive one. It belongs to our humanity. Whether found in the temples of Greece or in the groves of Rome, the caves of India, or amid the rocks of Gaul, by the oaks of Britain, in the cathedrals of Europe, or the temples of Mexico,

or in the lodge-rooms of the nineteenth century, ritualism has elevated the tone of mankind, strengthened the social feelings, refined and extended the amenities and charities of life, softened the bitterness of war; it has proven a potent influence in extending, elevating, and refining civilization, and in advancing the moral, intellectual, and religious character of mankind.

This being its history in the past, who will gainsay its future? Who shall deny to the grandest charity ever conceived in the hearts of men, this wonderful product of nineteenth century civilization, the beneficial plan of co-operative and voluntary mutual assessment insurance, the benefits of so powerful an auxiliary, that mystic tie which binds together so many men in an effort to promote the happiness of the human race?"

Woodcraft.

The following is the address delivered by Judge C. J. Lindly, of Greenville, Illinois, at the entertainment given by Victory Camp, No. 452, February 22d, 1893:

It was said that Plato remonstrated with his friend Archytas because he framed machines for useful purposes on mathematical principles; that Archimedes apologized for a supposed perversion of science for those inventions that were the wonder and admiration of after ages. The philosophers of that age taught the use of mathematics for the development and discipline of the mind, but it was thought improper to apply it to useful inventions that would serve to make easier life's burdens, or that would in any way tend to lift them from the "stooping shoulders of the world's weary workers." In the art of healing they thought it wrong to prolong life by the aid of medical science. In many respects the civilization of the past may have been abreast or even excelled us, as in "poetry, eloquence, and philosophy, in both brilliant rhetoric and subtle logic," but the crowning distinction of our civilization is the practical application of all progress in knowledge and science to the convenience of man, and for the comfort and happiness of the human race.

Thus mathematics has not only been used to develop the mind, but to overcome the obstinate resistance of nature, and with science to subjugate all material forces and physical laws to the mind and purposes of man. As a result of this practical trend, the multiplicity of labor-saving machinery makes life's labors light, and science makes the night as light as day. The wonderful relief and restorations made by medical science of to-day would have been considered a miracle a century ago. This idea of being practical has been carried into our lives, our homes, our thoughts, and has lengthened the life

of man. This advancement of humanity has been made gradually, and is like the incoming tide of the ocean—"the undertow may leave bare the strand, but each succeeding wave mounts a little higher and makes its mark upon the shore."

As a result of the activity of the mind, the Divinity within us, progress is stamped upon everything, and with this advancement comes practical lessons that teach us how to give vigor to steps and something more than tiresome aim in life, and warns us that in this world we should be something more than an echo. This spirit grasps the good of all ages from the history of the past, applies it to the necessities of the present, and thus transformed by the practical modern mind, and taken in conjunction with the progress of mental science and the practical tendencies of the age, it becomes the foundation of our present advanced civilization; thus none of the good is lost, for the coin of the past is reminted, and comes forth "bearing the image and superscription of a fairer future and a diviner destiny."

The basis of human actions of this day is its methodic philosophy and wisely-directed efforts; they rest not upon the wild, impetuous, unregenerated impulses of the past. Among the many offsprings of this practical age are the fraternal organizations which fill our land from shore to shore, that have done so much under "the white banner of charity" to relieve the distressed and to ameliorate the sufferings of humanity; and in this great and grand northwest, of which our state forms an important part, the most conspicuous fraternal beneficial society is the Modern Woodmen of America, the local members of which have gathered here to-night with their wives, daughters, friends, and sweethearts to pass a pleasant social evening, and to gather around the banquet board of the Woodmen of this forest.

Woodcraft bears the stamp of the age. It is practical because it is popular, progressive, and equitable; because its membership is confined to the states of Illinois, Iowa, Wisconsin, Kansas, Nebraska, Minnesota, Michigan, the two Dakotas, Colorado, and Missouri, except the cities of Chicago, Milwaukee, Detroit, and St. Louis, a garden spot that is the healthiest on earth, a territory across which no epidemic has ever been able to sweep; practical, because it does not include the great cities within its territory, because it excludes from membership the vicious and depraved, because those engaged in hazardous occupations can not become members, because sobriety and honesty are demanded of every Neighbor; practical, because its membership is made up of young and progressive men, because the best citizens of the states within its territory are promoters of Woodcraft, because it is not a stock company, managed for the benefit of a few, because it has a representative government in which the members are the sovereign power and have absolute control. Its representatives meet once every two years to consider plans, to tabulate, to analyze, to compare, to remodel, to perfect, to equalize burdens, and to elect its officers. It is practical, because it has the cream of terri-

tory and character of membership; because the only warfare it wages is for the relief of its members living and the widows and orphans of its members dead, and not to promote selfish, temporal interests; because it teaches friendship and morality and is a place where men can meet as brothers and "heart beats true to heart;" because, in short, its foundation-stone is practical fraternity, and it enables us to make provision while living for the contingency of death. It is eminently practical and cannot fail, because it meets so perfectly the common wants of a common people.

We are making this an age of reflection as well as an age of reason. As the solid strata that lie unseen beneath the surface give shape and contour and direction to the lofty mountain range, so there is a motive underlying our actions that prompts every prudent man at all times and under all circumstances to consider well the future of those dependent upon him after he has passed over the "dark river called death." Woodcraft answers this purpose, and by small monthly payments, the lowest minimum assessments that are possible, it guarantees at death a specific sum. Some men consider this matter lightly, as the fitful shadows play upon the waters, coming and going with the "drift of the changing clouds," so they consider only for a moment this important question when the angel of death has rung down the curtain upon the "stage of another human life." We are too apt to view death as something far in the future. As one standing on the seashore watches the distant snowy sail that glides silently along the horizon afar off, beautiful, unknown, so to us sails the ship of life, and only He who holds in His hands our destiny knows the hour of the call. Hope, the twin sister of immortality, is ours for the present, but disappointments are the lessons of life and none fail to learn them, for life is filled with "scarlet buds and sombre blossoms."

This day is the anniversary of the birth of the father of our country; his patriotism is like a beacon light leading on the brave heroes and illuminating the long struggle for liberty, and its light faded not till the prize was won, and even now it shines brightly, and will shine on forever. From the final victory at Yorktown, this nation has "stood under the blue and the stars, nature's flag, sublime and free." In his life three traits were most prominent: courage, purpose, and persistency, and these having been so deeply and permanently planted in the hearts of our people, they have enabled them to pass more rapidly the milestones of civilization than any other people. It is in the early period of a nation's existence, the time of its origin and growth, of weakness and danger, that love of country seems most strongly developed; it is then that sacrifices are cheerfully made, dangers and toil readily met, and life is more freely given; it was ever so at the birth of this nation, whose foundation could have been in no other way laid, and has secured to us liberty and freedom. Yet how much stronger should be our love of country when the same objects demand our vigilance, when added to these are all the sacred

memories this day recalls, when every lofty mountain, every plain and valley, every hill and dale, every stream and majestic river, every craggy cliff and frowning headland stands as objects made sacred to the memory of the past, and as altars on which our ancestors have offered their blood as a sacrifice for liberty. This is a subject on which we love to dwell, but time forbids.

In the days of Washington, the territory that is now the home of Woodcraft was unclaimed from nature; the rapid transformation of this vast domain into peaceful homes since civilization has here "crowned nature with its glory" would fill volumes; yet no more rapid has been this transformation than has been the growth and development of our organization, the Modern Woodmen of America. And we are proud to note that its most rapid growth and greatest success has been under the administration of our honored citizen and Neighbor, W. A. Northcott, who is a member of this Camp and Head Consul of the Modern Woodmen of America.

Modern! I like that word. It brings with it a world of meaning. It represents all the advancement of the past and present. It has taught man the greatness of mind and placed it above genius. The wonderful inventions that surround us, the network of railroads, the electric highways in our cities, the cable, the telegraph, the telephone, the phonograph, the electric spark that illumines our cities, the discoveries in science, the complicated inventions of the hour, the wonderful telescope, through which none can look without a feeling of awe, as it seems to lift us up and bear us away into the unknown and infinite, revealing to us what it would almost seem had not been intended for human eye to behold. These are marvelous to contemplate, yet we are now taught that there is one thing more wonderful than all these inventions and discoveries, and that is the mind that contrived them. One thing is more inspiring than the stars, and that is the mind that discovers their hidden laws and unlocks their complicated movements. It is this higher part of man that Woodcraft around its camp-fires seeks to elevate, to brighten, and ennoble; and while it inspires us with hope, it teaches us charity "that extends beyond the grave." Modern! What a world of victories that word represents, of mind over matter, of education over ignorance, of liberty over tyranny, of freedom over oppression, of religion over idolatry, of Christianity over superstition, of charity over selfishness and greed, of man over himself. How properly has it been applied to Woodcraft; for this is one of the modern societies that has brought life insurance within the reach of all, the rich and poor alike. As the seven prismatic colors of the rainbow contain within themselves the whole substance of light, so this word "modern" represents the substance or the climax of all progress made by man. It calls to our mind the vast changes made and the objects to be attained in the initiation of a candidate into secret orders. How our blood chills when we review the initiation into the ancient mysteries, which took place

in groves and caves; how the candidate was thrust into the yawning mouth of the cave, surrounded by a black and gloomy lake; the ground trembled and rumbled beneath his feet; the mountain tops quaked, and the dogs made hideous the woods with their howls, after which they advanced in darkness through the desolate abode of Pluto. After passing for three or four days from one horrid representation to another, he was thrown into the river Styx, and left to his own fate. The candidate was then tortured by sword and fire, was passed through flame and inhuman tortures and fatigue, and often sank in despair. When we think of the applicants for the Pythagorean mysteries, who being subjected first to three years abstinence from all food and drink, save barely enough to sustain life, next they were sentenced to three years silence, to teach them humility (for this reason, I suppose, no woman ever applied); and at last being deprived of their property, and only permitted to hear the lectures of Pythagoras from behind the screens. Or the ancient initiation into the Mexican mysteries; how the candidate beheld the sacrifice of his fellowmen upon the altars made to the gods, and was then forced into the cave of initiation, filled with the shrieks of despair bursting from the lips of those about to be made victims to minister to the gods, with the groans of the dying, while the priests offered the victims one by one. The candidate passed from one terrible scene to another, as he waded through human blood, now warm and now cold, until he reached the place where he was forced up many feet and thrown headlong to the thousands below, who, with their victorious shouts, greeted the new-born soul. How we are elevated in the initiation of Woodcraft; every act performed, every sentence uttered, is intended to elevate man and make him better; to give him a higher conception of his duties to his fellowman, and make him nobler; to teach him fraternity and charity, thus bringing him nearer the Divine.

As the colors of the spectrum, though of varied brilliancy and intensity, when blended produce a clear, unsullied white, so the feelings of the heart, though of varied depth and power, are limited and harmonized by the medium of Woodcraft, and brotherly love and charity are the characteristics developed. Within the walls of the Camp the inquiring spirit finds meet companions. He may enter Woodcraft fretted with worldly disappointments, bowed down with misfortune, or oppressed with care; here he listens to words of truth and kindness, which meet him at every step. A new chord is touched, and as it thrills through his frame he begins to feel "how good and pleasant a thing it is for brothers to dwell together in unity."

Here he is taught that friendship is more than a name. What a charm there is in friendship; how the mind turns to home, where it is seen in its beauty and intensity. "The wife's devotion has ever been the theme of the poet's song and minstrel strain, and filial love has been promised a blessing in its fulfillment." It was seen at the cross, when, amid revelings and reproaches, the faithful disciples

stood by and witnessed the last agony. It guided the lone woman at early dawn to the sepulchre to see where they had laid her Friend and Master. It is the basis of Woodcraft. "It is the golden thread which runs through the web of life, imparting strength and beauty." By the camp-fire we are taught to think well of our neighbor, and this is the first step toward seeking to do him good. We learn to regard him as one who has claims upon our sympathy and regard. Woodcraft not only teaches the higher qualities so necessary to the higher man, but through its plan of insurance it secures to the family of the deceased a certain sum of money; it thus protects our loved ones, and our affection for them is the foundation of our social virtue. As the roads are paths at the foot of the mountain all leading to the summit, so every effort of life is in the interest of those bound to us by the ties of home. We labor at all times to leave for them a competency, something to educate the children, and Woodcraft offers the best opportunity to do this, imposing no heavy burdens upon its members.

Domestic affections are found alike in the hovel and the mansion; in the ignorant and wise, in the weak and the strong; its presence blesses the home of all. Poets have known this, painters have seized upon it, critics have pointed it out in the best ideal delineations, both of ancient and modern times. It brightens the home of the poor and the weak, it softens the gloomy and otherwise forbidding character of the stern Achilles; it invests with superior beauty and almost sacredness "the aged Priam, suing for the dead body of Hector." It constitutes one of the brightest ornaments with which Virgil knew "how to adorn the character of the hero of the Æneid." And it stood forth in the affections of Napoleon for his son, and in the grief of Cromwell for the death of his daughter, as a "gentle star glitters on the brow of night."

It was said that the Egyptians, not being able to calculate the movements of the heavenly bodies, entertained fears at each change or disappearance of the moon from the earth that she would not again return, hence so overjoyed were they on the appearance of the new moon that they instituted a festival, and men were selected to repair to the mountain tops to discover the first appearance of the Hecate, and then with all speed to convey the glad tidings to the people, on arrival of which the festival commenced; and to the invited guests of this Camp to-night, I desire to say the new moon is here, and the feast is prepared, and the tidings are borne to us through eighty thousand Woodmen that the wisest thing you can do is to join us in the support of Woodcraft.

Tribute to the Dead.

The following is an extract from some of the addresses delivered at the memorial exercises, Springfield, Illinois, June, 1893:

It has been one year since I gathered with you here in this beautiful cemetery, beneath the fraternal banners of Woodcraft, and in the shadow of the monument that marks the last resting-place of the immortal Lincoln. During that year thirty thousand new men have joined our ranks. Our order has drawn thirty thousand more homes within its protection. Fifty million dollars of insurance has been written. During the last year nearly $1,000,000 has been paid to the families of deceased neighbors. This sum has gone to make desolate places glad; it has gone to wipe the tear from the cheek of the widow; it has gone to feed and clothe little children and send them to school. During the past year eighty thousand Woodmen have been sowing the seeds of fraternity and charity — a charity that shines as brightly in this age of selfishness as do the stars on the dark mantle of night.

Nowhere else in the ten states which comprise the jurisdiction of Woodcraft could such a scene be presented as we have here to-day. Twelve hundred Woodmen with bright banners and martial music, a vast military pageant, marches to prayer. The winds stir the folds of dark-draped mourning flags. Beautiful flowers, emblems of immortality, are placed with loving hands upon the graves of our departed neighbors. Springfield, the first city in all the world in Woodcraft, has to-day lifted that white banner of charity a little higher than it has ever been lifted before. This day's exercises not only inspires us who take part, put places Woodcraft higher in the estimation of the public. It is an object lesson in fraternity.

Mr. Northcott spoke at length on the character of the great northwest, in which this order was planted, and said: Woodcraft is the great champion of home. The strength of a nation is not in its army and navy, but in the number of homes in its midst. Not from its universities, whose ambitious spires kiss the sky, but from the little school house in the valleys and on the hills. Not from the gold locked in vaults, but from the number of its people who own their own homes and are able to have three square meals a day, and are able to send their children to school every school-day in the year. This was the condition of this great northwest.— *Head Consul Northcott.*

The value of this beautiful exercise is to the living, and not to the dead. Occasions like this furnish time and opportunity for thought and reflection. They admonish us of the fleetness of time, of the transitory state of all things mortal, and of the certainty of death. These beautiful flowers with which we decorate the graves of our deceased brethren are but the precursors of seed which, when buried in

the earth, come forth in new life and fresh beauty; so we are led to hope that our buried brothers are not dead, but will, in the wise economy of nature and God, come forth into new and brighter life in the great beyond. A great philosopher hath said that it is inconsistent with all we know of nature and her laws that anything should perish and be lost to the universe; and how much more so, he says, of man, aye, of that part of man which represents his limitless intellectual capacities, his ambitions, his loves, his hopes, and his longings. How inconsistent with any conceivable purpose in his creation is the idea that all these should return to dead earth and forever cease to be.

Let these exercises stimulate us not only to hope for the life beyond, but to a greater zeal in the discharge of our helpful duties toward each other while time and opportunity lasts with us. The fraternity to which we belong, and of which we are so justly proud, is one of the God-given agencies of this splendid civilization in which it is our blessed lot to live. When we review the history of the human family in all the preceding ages, how truly we can say, and how forcibly we can feel, that our lines have indeed fallen in pleasant places — that this is a blessed day and generation in which we live and act our part in the drama of human life upon earth. There can be no civilization without a degree of co-operation, and the more perfect the co-operation, the higher and better the state of civilization. Voluntary fraternal co-operation and its fruits are the richest and ripest products of civilization. When ignorance, suspicion, jealousy, and human greed are so far overcome that universal co-operation becomes possible, then will be the millenium. Let us, brethren, each in his own best way, as well as he can, do his part day by day, and implicitly trust the future to the guiding hand of the All Wise. While we are yet a long way off from that perfect state, yet it is true, and every well-informed, fair-minded man knows it is true, that the present age is in every way better than any age that has preceded it, and all conditions indicate and give earnest hope that the future will be better than the present.— *Judge James A. Creighton.*

This place, the surroundings, our environments, suggest a thought of dissolution and death. But the accumulation of human experience leads to the inevitable conclusion that this life of ours is not a whole, but a fragment; that we are nebulous rather than meteoric; a selected and undeveloped thing, rather than a developed and rejected one. If this world is incomplete, there must be a complete one. The sorrows, anguish, and pains of the human being requires some compensation which can be given only in another world. The devastation caused by the battlefield, the epidemic, the calamities innumerable to which we are subject, are such that compensation could not be given in this world. If in this world the soul is weary, it must find rest in

another. The consuming desire of man is purity, and that desire must be satisfied, but it cannot be in this life. If this world is a failure, some other must be a success. Judge Creighton has told us that an atom is indestructible; then the soul must be of that nature, for of much more value to preserve. Scientists tell us that in the early morning of life myriads of infinitesimal objects lived whose duration of life was for a day only; that in the great laboratory of nature, in whose economy nothing is lost, the remains of these objects have been transformed, so that we are given as a result the beautiful marble which marks the last resting-place of our dead. No, nothing is lost! We can see joy in the midst of our grief, and be solaced by the anticipation of the future.—*Director J. W. White.*

Value of An Order Paper.

Nothing can be more conclusive in the matter of proof as to the helpfulness of an order paper than that demonstrated by an analysis of the late circular issued by the Committee on Extension of the Order. That we might be positive upon this matter, we checked up all the lodges in the jurisdiction of Pennsylvania, and we find the following increase in the lodges wherein the *Keystone Workman* circulates, as compared with those where no copies are taken:

	Not Taken. Increase.	Taken. Increase.	Total.
Division No. 1.....	29	278	307
" " 2.....	74	441	515
" " 3.....	62	225	287
" " 4.....	24	360	384
Total.....	189	1304	1493

The totals show that among the lodges that have not taken the *Keystone Workman* only 189 of an increase has been had, while among the lodges where the paper circulates the increase has been 1,304. When it is further considered that only a little over one-half of the lodges take the paper to any extent, and the further fact that three-fourths of the increase was in lodges where the paper circulates the most widely, the fact of the good the paper does in aiding to build up the order is the more fully emphasized. We admit these figures are a surprise to ourselves, for while being satisfied the *Keystone Workman* was an agent for good, we had not expected such a forcible demonstration of its efficiency. In the light of the above should not every lodge come to the front at once and place this medium of helpful work in the hands of each of their members.—*Keystone Workman.*

The Press and Societies.

"Is it of advantage to a society to publish an official paper, and does the benefit derived from such publication warrant the expense?"

First. As to the advantage.

An intelligently conducted journal, which is conscientiously devoted to a worthy object, is the strongest engine for good yet discovered. If it is the organ of a guild, designed to promote the best interests of its members, it is more of a necessity to the success of the organization than any other influence yet employed. This was proved by the pioneer journals published in the interest of the first beneficial order, the Ancient Order of United Workmen, which organization began to expand and grow and find favor among a wider range of people under the fostering care of its newspapers.

Why a well-conducted journal in such interest is a necessity is easily explained. In a community of purpose between merchants, manufacturers, and artizans, it is necessary to carry on large correspondence regarding the means by which such purpose is to be encompassed, and the immense growth of these interests at business centers has for many years necessitated the publication of trade journals, to either lead or supplement such correspondence. In some localities these journals are issued daily, in others twice a week, and in only rare instances is the interval between dates more than a week. They post their readers in everything that is transpiring in the interests they represent, clearly indicate the state of trade, adduce facts which point to a prosperous outcome or the reverse, and as a means of communication between buyer and seller, manufacturer and the consumer, employer and employe, have become absolutely indispensable. They prove that there can be no community without sympathy, and no one need be told that sympathy cannot subsist without communication.

How much more strongly this sentiment applies to the conduct of a fraternity than to mere business relations. Without sympathy fraternity would be as impossible as vegetation without light and heat. But men must be kept informed regarding the prime objects of this sentiment; must be constantly advised as to the merits and needs, and told with much reiteration what will best subserve its requirements. It is only the man of narrow mind and limited information who is without sympathy for everything designed to benefit our common humanity. When his intellect is opened by a fair statement of the truth, his view is enlarged and his selfishness conquered if he has a heart.

But what are the means for imparting this information most advantageously? Unquestionably oral lectures are good for the purpose, but they are expensive and cannot reach as many people as the

public press. They must be attended at stated times, or not at all. The printed sheet is always ready for reference, and may be conned at leisure and referred to again and again for any point not fully understood at first reading. It is a record with only one meaning, whereas the oral address is subject to various interpretations. Better than all, however, the journal renews the fraternal bond of sympathy in every successive issue, by relating new incidents and putting forward fresh incentives to vigilance and exertion, by arousing the ardor of the wavering and encasing faithful workers in strengthened panoply. It corrects distorted conceptions by revealing the reality of the situation, and places in the hands of our friends an influence for good which can be obtained by no other means.

There is but one way to overcome the scores of impediments which vicious social laws have obtruded against the exercise of universal charity. The gulf which separates grades of persons who are widely different in their natures and circumstances can never be passed save by the means of inter-communication supplied by a liberal and an eclectic press. No matter how good a man may be, he will never really assist his needy brother till he can understand him, till he can fathom the need and feel for or with him. It is the lack of this that keeps the poor aloof from the rich, the ignorant from the learned, the viciously inclined from the pure and noble. Often would they be glad to help and be helped, to teach and to learn, to lift and be lifted, but from ignorance of each other they are helpless to give or receive. Men and women who seem to possess every other requisite for philanthropic work fail utterly through lack of knowledge of each other and the best means to employ for their purpose. How is this knowledge to reach them, except through an alert, comprehensive, and reliable journal, edited, published, and circulated, for this identical purpose? There is no other way, except through processes much more tedious and expensive, and not near so promising in practical results.

Second. Does the benefit warrant the expense?

This is the question the merchant asks when he places his advertisement in a newspaper, and he finds his answer in an increase of trade. Thus he is encouraged to continue advertising, which he enlarges as trade increases, and at length he finds that publicity is the main factor of his business. If he quits advertising, his customers fall off, and it is not long before he is forgotten. Having failed to keep in communication with the public, they stop communication with him, and the result need not be described.

What other means does our order possess of keeping its claims to public confidence continually and reliably before the people at a mere nominal cost, if it decides that the benefit derived from an official journal does not warrant the expense? Like the merchant, it must have publicity, and further than this, it must have frequent public exhibits of its financial condition, as well as its wants and expecta-

tions, if it wishes to enjoy the confidence and patronage of the public. In other words, every fraternal organization must have a mouthpiece that addresses the million in a comprehensive and understandable way, and we might as well ask if the running of a steam engine in a manufacturing house, or the use of a battery at a telegraph station, or even the employment of a teacher in a university, is a benefit warranted by the expense, as to apply this question to an official journal for a fraternal society. Were the expense many fold more than it is, the omission to provide such means of frequent communication between members of a fraternity, and between the fraternity and the public, would indicate a lack of interest in the cause and a dereliction of duty on the part of those in authority.

We cannot surrender any of our props or supports. We have no more reliable coadjutor than the fraternal publications. In a great measure they are like the Arkansas hunting dog, that was the main support of the family. One day "Boss" crowded his head into a large pitcher to feast upon the contents, and his master tried in vain for several hours to release him. Then, finding he could not save the dog, he cut his head off at the neck for the sake of the pitcher. But that did no good, for he had to break the pitcher to get the head out. If we cut off the fraternal journals, there will be nothing left but dead organizations and broken promises.

Were it advisable to enlarge upon some of the more important of these generalities, we would suggest that our sole medium of communication with the general public are the publications devoted to fraternity, and that it is only through such discussions as reach the public that we can hope to influence the law-making power and secure the legislation needed to harmonize the laws which govern and protect us.

We cannot command the necessary space for these discussions in publications other than those under our exclusive control, and, if we could, the utterances thus conveyed would lack official force and prove ineffective. As the politican selects an organ, or manufacturer a journal devoted to his guild, to make known to the people those things supposed to be of mutual interest to them and the writers, so, evidently, should the advocate of fraternity profit by so good an example by following in the way of these men of ripe experience. This illustration seems to be a conclusive argument.

Our laws must be harmonized if we desire unanimity of action in those things which affect our associated interests, but how is this to be brought about unless we make our wants known? And how are they to be made known if not through an alert and intelligent fraternal press?—*T. J. Smith.*

Our Order.

Next to home and to country, the Modern Woodmen of America is first in the hearts of its members. Woodcraft is a product of the noonday of civilization. It must be great, or it would not be so lifted up in the hearts of the greatest people of this the greatest of all ages.

Fraternal insurance is forging to the front as the best plan of bringing protection to homes within the reach of the common people. Woodcraft is in the front ranks of fraternal insurance; it has garnered the wisdom and experience of its predecessors. "It is the heir of all the ages in the foremost files of time."

Woodmen point with pride to a rate of insurance the cheapest the world has ever known; to a growth that surpasses all history; to a system that is the wonder of mankind; to a fraternal spirit that binds together eighty thousand men as brothers.

"I dipped into the future, as far as human eye could see, saw the vision of the world and all the wonder that would be." Our eyes must be turned to the front; we must provide for the future.

Our growth must be maintained; it must be sound. New logs must supply the burning fire. New territory must be added from time to time. This territory must be good. And "westward the star of empire takes its way." Our growth will not continue if our assessments become burdensome. We must grow while our burdens are light.

We must grow as a fraternity. Our ritual must be improved. We will, one day, be the largest society in the northwest; we must be the greatest in fraternal spirit. Much of our future work must be devoted to improving the fraternal feature of our order.

The work of the administration of the order is becoming immense. The great system must be preserved and improved. The powers and relations of the several departments must become clearly defined. And over all must be a general supervision directing and assisting a harmonious whole.

There must be no disunion. No state lines can bound the fraternal spirit of Woodcraft. There is not enough water in the Mississippi to separate us. Bound together as one entire jurisdiction, we know not the name of any state.

We must see that the great destiny of our order is fulfilled. We must look into the future, and our development must keep pace with the march of time. We are building a structure that will some day afford protection for the homes of a million of freemen living in that great territory which reaches from the "unsalted seas" westward to where California's brooks wash down her sands of gold.—*Head Consul Northcott.*

Local Camps.

The great and absorbing question which to-day is agitating the minds and hearts of the neighbors throughout the entire jurisdiction is the one of how to interest and impress upon the minds of all members of Woodcraft the necessity of their attendance upon all meetings of their Camps. There is one fact that is prominent and cannot be disputed, that is, that in *union* there is *strength*, in numbers there is *inspiration* and *power*. Many neighbors who read these lines will recall the experiences of his army life; how well he remembers the beat of the long roll, the call to arms at the midnight hour, arousing him from peaceful slumbers and dreams of loved ones in their happy homes; the hurrying to and fro, the sharp and ringing word of command heard in the midnight darkness above the rattling noise of fixing bayonets, the hastily formed lines, and the final order, forward! guide right! With hesitating steps he moves to the front, gradually inclining to the right until he feels the touch of elbow of his comrade, which like an electric current permeates his whole being, inspiring him with new courage. A spirit of inspiration takes possession of his soul, causing him to feel that in the presence and touch of comrades like these nothing but death can stay his step and cause him to falter in the presence of the enemy. Thus it is and should be in our organization. We must learn to feel that we are not fighting the battles of life alone; that our struggle to provide comfort and ease for our loved ones when we have passed away is not one in which all the world fights against us, but that we are a part of a great army, all the members of which are marching shoulder to shoulder, elbow to elbow, with comrades that can be relied upon the same as our comrades who faced death on the battlefield. This is brotherhood; this is comradeship. In order that this feeling may be cultivated it devolves upon us, one and all, to renew our vows and pledges, one with the other; let come what may, heat or cold, rain and storm, they will keep up the touch of elbows, and will see that this bond of fraternity is made so strong by association that nothing can sever it. The failure, if any should overtake our order, will be caused by the neglect of neighbors to attend and take proper interest in the meetings of their Camp — a failure to keep up the touch of elbows will tend to cause disintegration, and thus bring in its train ruin and disaster.

The addition of new members to our Camps and their retention are questions of primary importance. The great drawback to our order is the fact that too many of our Camps fail to keep up their work in strict accordance with the ritual. Too many of our neighbors seek admission without the remotest idea of ever taking an active part in the work; they seek admission only for the pecuniary benefits to be derived. Lodge-rooms must be made more attractive, subjects of interest to all must be introduced and discussed, a team of bright and

active members should be selected in each Camp, and induced to memorize the ritual; they should rehearse their work until they have committed to memory every word of same. This selection should be made of members who will at all times be present at the adoption of members; the work will then be so perfect and impressive that it will ever be remembered by the neighbor as one of the pleasantest hours of his life; and while the primary object of his seeking admission may not be fraternal, but one of duty to wife and children, and while we recognize this to be the primary consideration in the minds and hearts of all the neighbors, and viewed from this standpoint *fraternity* is of *secondary* importance, yet the moment the neighbor is obligated he has secured to his family the protection sought. Then fraternity should come to the front, and the work in the Camps, if carried out as outlined herein, will influence him, and by reason of the impressions indelibly fixed upon his mind, and by reason of this work so perfectly done, he will be made to feel that the obligation and signs given, with the grasp of fellowship, have a significance that implies that there is a new relation existing, so marked as to be discernable by strangers. This feeling will inspire him to carry out in his everyday life the lessons he has been taught, to the end that the principles of brotherly love may be promulgated and the circle of his influence for good broadened. As a further inducement to cause an increased attendance of members upon their Camp meetings, it is suggested that a neighbor in each Camp be selected, one who has some knowledge of the military drill, to instruct the members in a few of the foot movements, and teach them how to take the proper position when in line. By devoting a little time at each meeting of your Camp in this instruction, you will not only interest and increase the attendance of the neighbors, but you will soon have caused such a change in the appearance of the neighbors that it will be surprising to all. Instead of the halting and slovenly step which so many times greet us when Camps make their appearance in public, they will have a dignified and military appearance, one that will so favorably impress the public that it will inure to the benefit of our order.— *Director J. N. Reece.*

Benefits to be Derived From Woodcraft.

The benefits of being a member of the Modern Woodmen of America are too many to be mentioned in a five hundred-word article: The protection of home, the fellowship of Neighbors, the education received in the Camp, and the logging bees; the lessons taught of good-will towards all men. There is no backache there caused by sawing logs (after the first night), and it occurs to me that one of the

benefits of being a member of the Modern Woodmen of America is the fact that we will not be expected to rise before the sun, take our ax and lay low the monarch of the forest, and with our maul and wedge split rails; this has been done for us by the Ancient Woodmen of America; but we do hew through the dense forests of want and privation a broad pathway for the loved ones God has placed under our protection. We join the Masons and other kindred orders to gratify a morbid curiosity — the Woodmen from an impulse of unselfish love for those dear to us. We recognize in each neighbor the same unselfih motive, and we can but respect him for it. We find this fraternal feeling of great benefit to ourselves, as it strengthens our purpose and lightens our burdens.

If we seek insurance for the protection of our families, we find it at actual cost in this society. There are no large dividends to be declared to stockholders or princely salaries paid to presidents or agents, but every dollar and every cent of the assessment we pay is faithfully paid to the beneficiary, and an account rendered to each neighbor before he is called upon to pay another.

They tell us this society will be short-lived, and yet there are societies in existence and doing business to-day in the old world that were founded on similar plans over two hundred years ago; and I have no fears that that will be too short a period to answer my purposes.

We are told our assessments will increase in number as the order grows older. Last year I paid an old-line company a premium on a policy for $1,000, taken out at the age of twenty-seven years, of $16.12. I paid $16.50 for $3,000 in the Modern Woodmen of America, taken out at the age of thirty-eight. At this rate we can stand an increased number of assessments if necessary, and still have the dividends, salaries, and commissions of the old-line companies in our own pockets instead of in — Canada.

An incident occurred in our city germane to the subject I would like to relate here. A young man was engaged in mercantile business with a capital of about $2,000. His health failed, he struggled along for two or three years to keep his head above water, but reverse after reverse came, and the sheriff came and closed his door and left him penniless. Within three months he died, leaving a loving wife with three small children, but during his health he had placed his family under the protection of fraternal societies, one of which placed in the widow's hands a draft for $3,000, the other $1,000. The members assisted her in selecting a little home and placing $3,000 at interest. The baby died in its infancy. With this interest the mother succeeded in keeping the boy and girl in school through our common school course. To-day the boy, a bright lad of eighteen, is filling a responsible and lucrative position, and the young lady is giving music lessons and finishing her musical education, a blessing to that mother, and the pride of the noble brotherhood that has watched over them.

We find similar incidents on all sides of us, and it is a satisfaction to us to feel that every dollar we place in this fund goes to relieve the burdens of the aged father and mother or widow and orphans of our neighbors, and that it is a substantial offering of love and sympathy in their greatest hour of need, and the comforting thought that the protecting arm of this noble order will sustain those most dear to us when we are called to cross the dark river of death, and the knowledge that we have tried to do our duty will soften the pillow of pain in that trying hour.— *H. C. Hedyes, Head Adviser.*

How to Make Camps Prosper.

The way to make Camps prosper is to rule out all unruly and ungovernable members, those who take no interest, or but little, in the fraternity, neighbors who scarcely ever attend its meetings, members who will not read order literature, nor try to post themselves in the work of the Camp, fault-finders and chronic grumblers, narrow-minded and stingy men who want to rule or ruin. No Camp can prosper with such members. What we want is honest, large-hearted, unselfish, God-fearing, and men-loving men; men who are willing to devote their time, talent, and money for the promotion of their Camp and the general good of the fraternity; men who will read, think, and act; men of sympathy, who can appreciate the noble principles and teachings of the craft; men who will visit the sick neighbors, care for the needy, look after the widows and orphans of deceased neighbors, and who are always ready to assist all worthy distressed neighbors; men who will aid all enterprises calculated to advance the interests and promote the harmony of the Camp and the entire fraternity. such men will build up a Camp. Dignified, courteous men should be chosen, more for their ability to fill the place than to honor them because they are good fellows and popular among the neighbors. Many Camps have suffered because they elect to office men who were incompetent. Nature has done for some what art or science can never remove, because they are "made that way." A good Clerk may fill some other office in the Camp to the satisfaction of all, but would not have the ability to preside. There were a good many brave, heroic soldiers in the war who would never make good generals. Camps should be more social, have more frequent visits one Camp with another. Visitors to Camps should have more attention paid them; they should be made to feel more at home in strange Camps. Because a man is not dressed in the latest fashion is no reason that he should not be treated as a neighbor. There is many an honest heart beneath a ragged coat. We should hold more socials, invite into our halls the

public, and let them see what we are doing for the good of our fellowmen, and by our daily walk and conversation let them know that our objects and aims are to do good to all. Neighbors, do you appreciate our noble order and give it your best efforts to increase the membership thereof? Or are you like a great many others, selfish enough to participate in all its benefits but do nothing in return to advance its interests? If this is so, does not your conscience accuse you? We think that the splendid record of the past, together with the bright future before us, should inspire and enthuse the most careless among our members and cause them to do valiantly in the future for the upbuilding of our order. Members should not forget the fact that the most prosperous Camps are those that have the best attendance.—*J. A. Westfall, Knoxville, Ill.*

A Word of Advice.

The Bible says: "He that does not make provision for his own family is worse than an infidel."

My friend, we hope you will pardon us for asking you a few direct questions, as our intentions are pure and good, accompanied with no selfish motives whatever. In the first place, have you a wife? Have you a family of children? If so, then let us ask you if you own a house, and do you depend on your salary or wages to support your family? Have you any money laid away to live on in case of sickness, or can you possibly save any money from your salary after paying your rent and feeding and clothing your family? If that is your condition, did you ever once consider seriously what would become of your family if anything should happen to you? Look at your good wife and dear little children the next time you sit down to your dinner, and ask yourself, how would they get along if death or an accident should render you unable to provide for them? If you have no wife or children to care for, then a good old father or widowed mother may depend on you to provide for them in their declining years. As long as you are alive and well no worry is necessary, but remember life is uncertain and death is sure, and our object is to show you just how to protect yourself in case you are sick or crippled, and those dependent on you in case of your death; and with a brotherly feeling for all of God's creation, we beg you to consider this matter seriously and make provisions for yourself and those dependent upon you, by becoming a member of that grand and powerful fraternal order, the Modern Woodmen of America. You are cordially invited to come and sit with us around our camp-fire.—*Woodman.*

From Congressman Bryan.

Time forbids a lengthy letter, but if you will excuse brevity, will say that I am a member of the order, and I am glad of it. The Modern Woodmen enjoy the fraternal and social advantages of such organizations and receive a safe insurance at a reasonable expense. Assessment insurance costs much less than what is known as old-line insurance, and multitudes are thus able to make provision for the members of their families in case of death who would not be able to carry insurance in the regular companies.

The importance of life insurance grows upon one as he considers it. It enables young men to assume the responsibilities of married life earlier than they would otherwise dare, and thus gives greater stability to social order. Instead of waiting until he has a fortune to lay at the feet of his bride, the young man by insurance protecting his wife against the contingency of his death, has her as his willing companion in the securing of a competence which both can enjoy in after years the more fully because they have earned it together.

I believe the order is under excellent management, and trust its growth in membership may be as rapid as is consistent with the maintenance of its present high standard. The social advantages of the order depend upon the character of its members. Let there be no lowering of the bars to the unworthy, and let the medical examination be strict enough to protect from injustice those in the enjoyment of the necessary physical qualifications.— *W. J. Bryan, Lincoln, Neb.*

Human Fellowship.

The human heart is like a tendril; it cannot grow by itself and flourish alone, but leans and reaches out to other hearts and fellowships. On this fact rests the permanency of the home, of love and friendship, fraternal groups, human governments, and human society. This instinct and sentiment bound the savage and early man into groups and classes. It is the need men have for society and fellowship that makes the city so popular as a habitation for man. Men will suffer poverty and hard toil in a large city rather than go to the country neighborhood and have comparative ease and means. Young women will stay in close quarters and continue in long hours of toil for small pay rather than go to a country home away from their companions and friends. I read the insatiable thirst of the human heart for fellowship in many ways and by many signs. The groups of young men, older men, and boys that gather in the store and on the street corners

are drawn there by need of their hearts for fellowship and society. No greater indictment of the homes of any community can be found than the fact that its members leave them for the fellowship of the street. No more pathetic sight is furnished in life than to see a young man whose heart aches for this sympathy and fellowship trying to get satisfaction from the juiceless gossip of the street. Among the happiest men in this world is the man who finds this fellowship in his home, who finds the deepest, sweetest, truest responses to his heart cravings around his own fireside, under the cheerful smile of his wife and the glad laughter and frolic of his children, and with the companionship of his friends under his own roof. Happy also the man who finds this fellowship in the highest association known to man in this world — the fellowship of men and women at the altar of God and the worship of the highest goodness. The fellowships of religion are the strongest and deepest, the sweetest and most satisfying of all the unions and fraternities of man. But for some reason or other the churches have not attracted to their fellowships the toiling masses; the strong and big-hearted men of our day are not always found in the pews. Where is the fault? Is the church's light too pale, or her heart throbs too faint, her blood too thin and cold, her sympathy too perfunctory and heartless? And why does she not draw within her walls the brawn and muscle of our land? Why are not the rugged, sturdy toilers attracted to her shrine for the sympathy and fellowship their hearts crave? Why are not the young men warming their neglected and shivering hearts at her sacred altar? Because the church has not used her opportunity, nor been the place and home it should be to satisfy the cravings and restless throbs of humanity's great and famished heart. Fraternities like the Modern Woodmen of America respond to the need of the human heart; strong, toiling men binding themselves together to bear each other's burdens, and relieve each other's sorrows, and contribute to each other's joys. In their humanity, their warmth, their thoughtful consideration for the emergencies and necessities of this world they stand in striking contrast to that religion whose only thought and investment is in the next world; in their strong, hearty, human fellowships, their warm hand-grasps, their response to the needs and sorrows of their fellows, their natural free intercourse and hope-like spirit they satisfy the needs of the human heart for strong, hearty, generous human fellowship. I am not among those teachers of religion that condemn the fraternities and benevolent secret orders because they take the place of religious fellowship and are strong competitors of the church by attracting large classes of sturdy men to their camp-fires. Human fellowship, sympathy, and hand-grasps are just the same under whatever name and fellowship, and so far as fraternities like the Modern Woodmen of America contribute to the happiness of man, slake the thirst of the human heart, help to relieve the burdens and sorrows of life, they are doing a religious work, at least the kind of religion I be-

lieve in. But the main object of our noble order is to provide support for our dependent and loved ones, to insure financial aid to our families when we are dead and gone. So some seventy-five thousand of us have banded ourselves together in a great brotherhood or order throughout this great northwest, and without any capital except our honor and loyalty to our agreement, and the income from our daily toil. Whenever one of our members is taken away, and he was in good standing, we all chip in a little and give it to the deceased neighbor's family, or the person that is dependent on him, so that they will not feel the pangs of poverty in the hour they are stricken with grief. Nothing could be simpler; it is not a number of private individuals with a capital away up in the millions taking risks on your life and using your necessity for their private gain, but, on the contrary, it is a brotherhood mutually agreed to help each other's families in a time of need. It is the principle of co-operation to meet the emergencies of life. It is based on the principle that a great number of men can do a big thing easier than one man can do a small thing; that is, this great brotherhood of neighbors of the Modern Woodmen can raise $3,000 and send it to your widows easier than $50 could be raised by your friends. This is one of the great achievements of civilization, that men band themselves together for each other's welfare. Grinding poverty is the widest door in the house of shame, and the fraternity that gives to the wife and daughters of a deceased member a thousand dollars or more is helping on the morals of the people and closing up houses of infamy. It is every man's duty to make some such provision for his family and save them many heartaches.—*J. A. Westfall.*

"Music Hath Charms," Etc.

If we could have our way, a portion of the time of every Camp meeting would be devoted to music, both instrumental and vocal. There is no way in which an assembly is so much harmonized as by its magnetic charm. No other influence sinks deeper and exerts a more refining and soothing influence. How pleasant a meeting seems when all hearts and voices roll together in melodious sound. It drives dull care away, makes life look more hopeful, and binds the whole brotherhood more closely. The churches all over the land understand the philosophy of its inspiration and employ the best talent that can be had to grace their choirs. They know its magical effects upon the human mind. Of course our Camps cannot go into this expense, but they can do better than they do, for there are in all of them musically talented persons who would take pleasure in giving their

valuable services to our meetings and entertainments were they properly encouraged. And if money has to be expended, in what way can it be expended more advantageously ?

"Music hath charms to soothe the savage breast," says Congreve; and it is said that when Orpheus played upon the lyre all nature stopped to listen, and even the stern gods of Hades were softened. If such is the case, how much more will it charm and captivate the mind of the intelligent and cultivated ? In the home music has its influence, and many and pleasant the hours passed in listening to its delightful strains. It is the soul's refuge in trouble and its hiding-place from the world's noise and strife. It soothes the heart and rests the mind.

If music is all this and more, what more appropriate place can be found for its rendition and enjoyment than in our Camps ? Every Camp should own a good instrument and employ some one to play and lead the singing. Let music ring throughout our Camp-rooms.—*Woodman.*

Public Entertainments by Camps.

No great enterprise succeeds in this driving business era without persistent advertising. Millions of dollars are spent every year for posters and hand-bills, brass bands and bill posters, runners and solicitors. The public eye must be caught, the public ear arrested, the public attention attracted.

The Modern Woodmen are no exception to the rule. We have a first-class article to offer, the best and cheapest of its kind in the market, but the great public do not know it in all localities. Great numbers of those in every community are ignorant of its scope and objects. They must be informed. Men are naturally sociable ; they like to be amused ; they will attend a public meeting and spend a whole evening if you have a little music and lunch or speaking and pay you for the privilege, when they would not stop an hour during business hours to hear you talk of Woodcraft if you would pay them for the privilege of talking. Therefore the custom, becoming quite common, of the Camps giving public entertainments should be encouraged and their number increased. The managers should see that those of the general public who are eligible and desirable should receive special invitation and be urged to come. Music and a little refreshment for the inner man, and even a little dancing, may properly be a part of the programme, but somewhere there should be a brief, plain statement of the objects, aims, and progress of Woodcraft. Those without the fold should have their attention called to our order ; to its rapid growth ; to its cheapness ; to its promptness in payment

The object of the entertainment, of course, is twofold; to furnish enjoyment to those who already belong to us, especially to our wives and children, who do not attend our Camp meetings, and to attract the attention of those who ought to be our neighbors in the full sense of the term.

We can not close this article, however, without saying that public entertainments will not accomplish much in themselves towards increasing membership unless they are followed by a little judicious personal solicitation.

The average man does not appreciate the great duty of providing for his own when he shall be taken. He will be in a frame of mind to listen to personal solicitation and yield to it readily after he has attended one of our public entertainments, but it will seldom be the case that it has made sufficient impression upon him to cause him to make application to become a member. After every public entertainment there should be a systematic effort made, consisting of personal solicitation by members or by a Deputy Head Consul secured for that purpose beforehand.

By this means, and by this means only, can we get the full benefit of our labors in providing the entertainment.—*Woodman.*

Judicious Canvassing.

A great many members of the fraternal organizations think it beneath their dignity to solicit a person to become a member, and there are those outside of such societies who are repelled by injudicious advances toward that end, says an exchange. Both these extremes betoken incorrect principles. In all fraternal orders the principal benefits of membership are received by beneficiaries of the member. The other benefits are twofold; to the member himself during life, in fraternal surroundings and in the pleasant results of brotherly unity; secondly, to the organization itself, because the addition of every worthy member brings strength and adds security for its solidity and perpetuity.

These facts suggest three reasons why members of a fraternal order should feel it a pleasure, pride, and duty in working for new members. If he has a friend in whom he and his family has much interest, he is doing him a decided favor in every way in securing his admission to the order. Then where is the lack of dignity in soliciting a friend to do something of lasting benefit to himself and family? Where is there in such soliciting any element that should repel the one approached? Again, if a member knows a person who would make a desirable member, and with whom he has some influence, it

is his duty to try and strengthen the order by securing such a member. There certainly is nothing in this contrary to the spirit of true fraternal organization.

But the other extreme is also to be avoided. The work with a friend or acquaintance should be done with him alone and unostentatiously; not carrying the idea that the order cannot get along without him, that he must join because you want him to, but upon the broad principle of mutual benefit. Never approach a man in a crowd, or at any time except when you have a reasonable length of time to explain things to him, and he has time to listen to you without being bored or kept from his business. Be careful with whom you labor. Be careful that they are in every way desirable. Be sure you know what you are talking about, and then do not be afraid to labor with them.— *Woodman.*

Brother Joe.

He is a member of your lodge, but perhaps you do not call him "Joe;" we gave him this name because it is a plain, ordinary name, and Joe is a plain, ordinary brother. He attends his lodge regularly, but has little to say, visits all members who are sick, but lets some "better talker" inform the lodge as to their condition; never shirks his duty on a committee, although he prefers that Brother Bragg read the report. When degrees are to be conferred he is on hand to get the room in order, and sometimes takes a minor part in the work; he is just plain, ordinary, unassuming, third degree Joe. His lodge has never honored him with an office; in fact it has never occurred to them that he was deserving, and Joe has been content to do good in his own quiet way, and has asked no reward. At times, when some gifted visitor has showered praise upon the officers for the splendid condition of the lodge, Joe's eyes have lighted up, and a wistful expression has crept over his wrinkled face, half hoping that there might be some word of praise or encouragement for him; but compliments are not for common men like Joe, and he limps off home feeling that after all he is of little consequence, and that the lodge was very kind in electing him to membership.

Thus he will go on faithfully doing what seems his duty, until one day a very plain casket will be carried to the cemetery, a circle of members wearing the regalia of the order will drop a sprig of evergreen into an open grave, and then all will march back to the lodge-room—all except Joe. At the next meeting a chair, which has always been filled, will be empty, and under "Good of the Order," each member will have some instance to relate of kindness received

by him from the patient, faithful brother who has been called away, the charter will be draped in mourning, and a committee appointed to draft resolutions, and, perhaps, Joe's picture will be enlarged and placed in the hall. What a pity that the dear old brother whose heart would throb with the slightest attention, should not receive a small token of his appreciation while living. But thus it is in this life. We seldom see the use of the common man until he is gone from among us; but there is One who sees his life in its true light, and the time will come when his deeds shall be recognized and rewarded.— *N. W. O. F. Review.*

Our Camp Fires.

Venerable Consul, Neighbors and Friends:— From the time Adam stood amid the green fields of nature and gave a name to each and every creature, on down through all the ages that have marked the history of man, it has been the custom, either for convenience or gratification, to give a name to every creature or thing; so the founders of the Modern Woodmen of America selected a name by which the meetings thereof shall be known; and it seems to me that there is no word in our language that brings to the mind of an American more varied thoughts and scenes than the word "Camp." At the mentioning of the camp-fire the mind goes back through memory's halls, and sweeping away the cobwebs and dust of years brings forth to view the pictures hung thereon. At the sound of these words, childhood, youth, manhood, and age stand before us in one grand view. It takes the student of civilization back to the snow-paths of the pilgrim fathers as they wind up the rocky beach and into the wild's of New England's rocky shore; and the giant strides of American civilization as "westward the empire of state wended its way," can be traced by the heavenward-wreathing smoke and the dying embers of the "camp-fire," while the stormy Atlantic and the golden Pacific were being united in one bond of love. The log cabin, church, school-house, and block-house arise before us, and we can almost see the Leather Stockings, Royal Delawares, and Cringing Mingoes as they smoke the pipe of peace around its fires or plunge the cold and relentless steel into the heart of the enemy. These words recall the giants of the forest in their solemn majesty, the song of birds, the musical ripple of silvery streams are heard, and we see the white caravans wending their way across the flower-bedecked and verdant prairies to circle at night around its cheering flame while sturdy men guard and protect those they love, and comely matrons lull to sleep within its shadows the statesmen and warriors who were to

guide and defend this nation of ours; for from the pure air of the camp-fires of America came the breath of life to this home of liberty, this citadel of freedom.

And still other scenes there are that come before us at the sound of these words: The bleeding feet and snows of Valley Forge and the cotton bales of New Orleans are there; and again the Buena Vista's chaparal gives welcome shade to the dying hero, and the apple tree of the Appomattox buds and blooms and bears its golden fruit as if touched by the magician's wand. Thus it is that every phase of American life, every step in the progress of our nation, from her conception in the wilderness to her proud position at the head of the civilized world, has linked with it memories of the camp-fire. While the camp-fire is near and dear to all, yet to no other class, society, or organization has it so great a meaning as to the Modern Woodmen of America. Around its fire and within its circle do we learn the lessons of love and charity that mark our organization. It is here we learn for a truth whom our neighbor is; here we form bonds of friendship and love with our neighbor, to last until his form is laid in the silent grave; here we learn to love those traits of character that impelled him to make it possible for us to turn from the tear-bedewed earth that has hidden forever from mortal vision the loved form whose shadow will ne'er again fall athwart the hearthstone of home, to that home, sad and desolate, but not with empty hands and words of mocking sympathy only, but we can come to the loved wife and children and say that the husband and father in the prime of life, in the strength of his manhood, realized that there is one enemy over whom man cannot prevail, and that sooner or later that enemy would cross his path, and whether he come in the lightning stroke or by lingering and painful disease, there could be but one result; over his cold and lifeless form the cruel hand of death would write, "victory;" and while he could not stay the heart-aches and sadness, he could, through the munificence of the Modern Woodmen of America, prepare for the welfare of those he loved; for our camp-fires burn not for the dead but for the living; not for those who have gone before but for those who remain.

Woodmen! how truly the words of the poet apply to our organization:

> "Trust no future, howe'er pleasant;
> Let the dead past bury its dead;
> Act, act in the living present—
> Heart within and God o'erhead."

Let us, then, keep our camp-fires burning, beacons unto the weary, and as their smoke wreathes heavenward may it ever ascend perfumed with the incense of love and charity.—*J. T. Sanford, Dixon, Ill.*

State Camps.

The Modern Woodmen of America has jurisdiction in ten of the states in the northwest. This grand combination of states, the home of the best people on earth, can not be excelled in or by any other country on the globe.

It is pleasing to know that the organization of this grand institution of ours is patterned after that of our fathers, who declared "that governments that are instituted among men derive their just powers from the consent of the governed; that whenever any form of government becomes destructive of these ends it is the right of the people to alter or abolish it, and to institute new government, laying its foundation on such principles and organizing its powers in such form as to them shall seem most likely to effect their safety and happiness."

Our National Union is composed of sovereign and independent states who have entered into a compact for particular purposes. Our Modern Woodmen union is composed of sovereign and independent states who have entered into a compact for their particular purpose. Thus our lines run parallel. The National idea, with a big "N," must prevail in our Modern Woodman affairs.

Instead of there being forty-four nations, there is but one; instead of there being forty-four sovereignties, there is but one. These states are integral and subordinate parts of one great whole. So it is with our organization. We have jurisdiction in the several separate states composing the jurisdiction of our order; instead of these separate states being separate and distinct jurisdictions, they are as one; the separate state organizations are integral and subordinate parts of one great organization. The central idea of our American people is that we are a nation, that we are one people, undivided and indivisible. This idea must prevail in our Woodmen organization. It should be written on the banner of every Camp that our Head Camp is the one head of the organization, undivided and indivisible. With this sentiment predominant there will be no danger, though the boundaries should embrace the half of a continent. Like the sun in the heavens, which diffuses light and life and warmth, and by its subtle influence holds the planets in their orbits, thus preserving harmony in the universe, so is our Head Camp, through its Head Officers, making prominent the sentiment of unity and fraternity in our organization, diffusing light and protection, and preserving harmony in every part, holding the faces of neighbors always toward their homes, protecting each state organization, composed of representatives of local Camps within its jurisdiction, in the exercise of their just powers, always preserving the harmony of all.

We must guard with untiring energy and vigilance our organization; we must not permit imaginary lines to break the unanimity that

now exists. The process of disintegration, if it ever fastens itself on our order, will come by reason of recognizing state lines, and the adoption of separate state jurisdiction.

We must cherish and perpetuate our present form of organization, and never for one moment entertain a thought of changing it. The wisdom of our representatives in the Head Camp assembled at Omaha is appreciated to the fullest extent by the local Camps.

Our Fundamental Laws, as amended, now provide for the election of delegates from each local Camp in the several states, directing that they shall meet at least once in each two years, at the state capital of their respective states; it also provides that they may elect officers corresponding to the officers elected in the Head Camp, and in addition to considering the good of the order, they shall elect one delegate at large, and in addition thereto one delegate for each five hundred members within the state, or major fraction thereof, and the alternates for same to represent their state in the Head Camp.

The Fundamental Laws also provide for the payment of expenses of such biennial state meetings to the extent of mileage and per diem of delegates at the rate of $2 per day for one day for each delegate regularly elected and in attendance, and three cents per mile for the distance traveled in going and coming while in attendance on said meeting, the same to be paid from the general fund of the order, as other claims.

This provision so wisely incorporated in our laws enables the smaller Camps to have representation in the state organization, and have their say in selecting delegates who shall represent the state in the Head Camp.

The coming together of delegates in the state Camp direct from the membership with whom they are in close touch enables them to impress upon those whom they elect as delegates to represent them in the Head Camp to do so fairly and intelligently; in this way the needs and wants of the local Camps can be made known to the Head Camp when they convene to legislate for the best interests of the order as a whole.

The objects to be gained in the organization of state Camps is the securing of a united effort on the part of all local Camps within each state to increase their membership and to promote the interests of the order; also to secure the best possible work, keeping a faithful watch upon all classes of risks, always giving the order the benefit of all doubts. State Camps organized with these objects in view will show their good work, and the order generally will feel the throb of new life and energy.

HEAD OFFICERS M. W. A.

At Woodmen Picnic, Greenville, Illinois, June 25th, 1891. (View taken in front of Head Consul Northcott's residence.)

Humorous.

Humorous Side of Fraternity.

Life insurance is a great thing. I would not be without it. As a means of longevity it is equal to the French duel. My own health has improved since I got my nice new policy with my name beautifully underscored with red ink.

Formerly I used to have a seal brown taste in my mouth in the morning. My mouth tasted like the dead past. I also had that tired feeling, hot flashes, ringing in the ear, constant desire to evade work, gnawing sensation at the base of the chest, horror of industry, etc.

But all that has passed away. I am more hopeful, and even my hair looks more hopeful. I would not try to keep house without life insurance.

Six years ago I was caught up into heaven — and returned with thanks — by one of the most destructive cyclones that ever visited a republican form of government. A great deal of property was destroyed and many lives lost, but I was spared. It created a great deal of dissatisfaction in the community, but my life was spared. People who had no insurance were mowed down on every hand, but I was spared as a monument of divine clemency and mercy.

Of course I had my leg broken in two places, but I might have avoided that if I had taken out an accident policy.

I look upon life insurance as a great comfort, not only to the beneficiary, but to the insured, who very rarely realizes anything pecuniary from his venture.

Twice I have almost raised my wife into affluence and cast a gloom over the community in which I lived, but something happened to the physician for a few days, so that he could not attend to me, and so I recovered.

For nearly two years I was under the care of a distinguished veterinary surgeon of Wyoming. He is dead now. One day he was ill, and during a lucid interval he sent for another doctor, but after this doctor had gone, my physician, while delirious, prescribed for himielf, and now the sage hen monkeys o'er his lowly tomb.

For two years he had his fingers on my pulse or in my pocket all the time. He was a young western physician, who prescribed for me on Tuesdays and Fridays. The rest of the week he attended to diseases of horses and children. He said he attended me largely for my society. I felt flattered to know that he enjoyed my society, after associating with horses all the week, horses who had much greater advantages than I.

My wife first objected seriously to an insurance on my life, and said she would never touch a dollar of the money if I died, but after I had been ill a few months and my disposition had suffered a good deal, she said that I need not delay the obsequies on that account.

But the insurance slipped through my fingers somehow, and I recovered.

In these days of dynamite and swiftly changing presidential administrations, and dark tunnels through which an engineer goes groping his way at twenty-five miles an hour; these day of tumbling signs of the times and tipsy telegraph poles, live wires and dead repairers; these days when the politician and the deadly bridge policeman with his pull lie down together (under the influence of the same stimulent), these days when death lurks in the air we breathe, the earth we tread, the food we eat, the water — the water we bathe in, the — I say it behooves us to look well to our insurance and our future state, and I take pleasure in hereby certifying and saying to those to whom these presents shall come that since I became insured my health has improved so much that it is a subject of profound congratulation on my part and the deepest disgust on the part of those who would naturally inherit my vast wealth.

The Knights of Pythias held a conclave at Dallas while I was there. I wore a badge in order to be sociable, and by that means learned of different grips and signs of distress. I think I could work my way into a lodge, if I could have time and a large corkscrew. In shaking hands with many strangers during the past year or two while traveling and making a wide acquaintance, looking to any accidental turn in affiairs in 1892, I am struck by the large and varied number of grips given me which I am not able to classify.

I would think that a man who belonged to most all of the secret societies must have very little time to devote to his business after successfully remembering all the grips, signs, passwords, explanations, signals, rituals, work of degrees, constitution, by-laws, reports of committees, initiations, communications, and new business, good of the order, violations of obligations, opening odes, manual of arms, laying of corner-stones, and funeral service. If I had all these in my head I could just about remember the combination of my safe, but I would not be mentally adequate to anything further than that. If it rained some good friend who had my best interest at heart would probably have to take me by the hand and bring me in.—*Bill Nye.*

WHEN Mr. Pigeon came home last evening the first thing he said to his wife was:

"Mary, I have joined the Knights of Labor."

She glared at him with an expression that set his teeth on edge as she cried:

"A Knight of Labor, eh! You'll make a sweet old Knight of Labor."

"Why Mary, its a noble organization, and—"

"Yes, I know it is; and now I suppose you'll be a walking delegate, or chairman of the committee on boycotting, while I'm hustling around in the back yard trying to rake up enough wood to build a fire. I know you, Pigeon; in my mind's eye I see you addressing a large and enthusiastic audience, and telling your brethren in toil to shake off the giant grasp of monopoly that is crushing the life-blood from them; but you don't tell them how your wife is down in the cellar wrestling with a barrel of apples, or trying to plug up a hole in the stove-pipe with a piece of carpet. I can imagine you filling the air with eloquence about the horny hand of the workingman, and an injury to all being the concern to one; but I can't fancy you nailing a few shingles on the roof to keep the water from soaking the flour barrels. I want you to understand, John Henry, that you have joined enough orders already. You are High Key Bearer of the Knights of Rest, Past Grand Chieftain of the Royal Order of Free Lunch Hunters, Supreme Chancellor of the Ancient Order of Dog-Catchers, and I don't know what else. I have seen you carrying banners, and drilling, and attending conventions until my soul is weary; and unless you stay at home and act as Right Worthy Grand Coal Carrier and Wood Sawyer, you will think you are married to an equinoctial cyclone. Just drop that book of constitution and by-laws, and trot down to the butcher's for a few ribs, or there will be a dozen lodges in mourning to-morrow, and somebody else will be Grand Key-Bearer."

And Mr. Pigeon smiled in a husky voice and obeyed.

A Tale of Woe.

The Marion and Cedar Rapids papers have been poking fun at one Colonel Van Duzen, and here is an example:

He represents nearly every company in the world, and does his soliciting in a subdued tone of voice, seldom talking above a whisper. He usually strikes an attitude with his eyes resting on your collar-button, evidently hoping to sever a jugular unless the patient succumbs. The other day, however, the Colonel got left. He started to cross First Avenue bridge, and it being a little dark he could not discern objects readily. One of the heavy posts that stands alone near the bridge was mistaken by him for a man, and he never waits for an introduction when he sees a gentleman whom he thinks might be possibly induced to take a policy. So he tackled the post, and fired off

his two-hours-fever-heat speech at it, not discovering his mistake until the bark began to peel off, and he attempted to pick it up, thinking the man was giving him some "cast-off clothing" for insurance. The following is said to be a synopsis of the speech that did the business:

"Good evening, my friend; can't I write you up for a few thousand to-day? (Softly.) I can give you any kind of insurance you want, and any time you are dissatisfied I can change you into another company without any further expense. I can give you a policy so that you can draw $1,000 at the end of ten years if you should survive a few minutes longer. In case you should not live that long — ten years — you would get $2,500, or as much as you would wish to carry on your life. I carry on my own life $25,000, and I hope to be able in a few months to carry additional insurance. I carry more than a great many do who are able to carry more than I do. Let me write you up. The expense is trifling, and if you don't want to pay the amount in money, perhaps you have got some old cast-off clothing, an old watch, revolver, shovel plows, broken-down wagons, odd wheels to a wagon, or mules that you can't use yourself, or something of that kind which you would be willing to give me for a policy. I have a large farm near town, and still have a little room left where I could keep these things. Hadn't you better let me write you up? Perhaps you have an aged parent or some old friend, I can insure their lives and give you the benefit. I can write as high as $10,000 on an aged person. You need no medical examination. If they should survive thirty days you would be entitled to your benefit. And, again, if you have a friend, not living, but who has been dead not over thirty days and is in a fair state of preservation, you can secure a policy in my company with a trifling additional expense. I have here the circulars of nearly every country in the world. Here is a circular of a Waterloo company, and here is a bundle of papers of our old people's company. Then here is a bundle of papers showing how you can get a big thing in a Toledo company, and I will give you some circulars in regard to the companies at Kansas City, Des Moines, Council Bluffs, Burlington, and I also represent several other companies. If you don't care for any of my old insurance on an aged person, I can give you a policy on an infant, if it has been named. In fact, I can accommodate you with most any kind of insurance you want, and I have references for each company, showing that they are all perfectly reliable. Can't you come to my room? I have more circulars there, and some blank applications, and I can write you up in just a few minutes. Are you very busy? I can call again just as well. When will you be in?"

No response coming from his victim, he waited a moment until the bark began to peel, when he discovered his mistake and fled.

The Countersign.

He was a bearded man and his breath was redolent with cloves and gin. Upon a time he had endeavored to train his hair into a pompadour, and partially succeeded, but only partially, for one-half stood up like undying truth, while the rest pointed in all directions of the marine compass. He wore a winning smile and evidently intended to capture his honor with a glance. But his honor wasn't to be captivated, and the prisoner soon found it out. Then he started off on a new tack. Laying down his hat softly, he slowly elevated his right hand to his ear and bowed three times solemnly. Then he laid his left hand on his stomach and his right hand on his head, and began working them circularly. His honor put on his glasses and looked down solemnly at the prisoner. That individual stepped back three paces, three more to the left, and back again, describing a triangle. In a low voice he whispered: "Brother, do you recognize the hailing sign?"

His honor nodded and turned over a leaf on the docket. The man at the bar then tapped his forehead three times and elevated his arm over his head, saying:

"The signal of distress, brother."

The court merely nodded.

"It will be all right then?" cheerily asked the prisoner. "I suppose I can go. And say, brother, can't you advance a brother 50 cents to relieve his immediate necessities?"

His honor took off his glasses and said: "Mr. Beebee, I recognize your signals, etc., but I can not for the life of me recollect the order. So many, you know."

"I am surprised, brother, greatly surprised," remarked the prisoner. "I never knew a candidate who forgot his initiation into the United Order of Benevolent Sons of Good Fellowship of the Temple of Solomon," and he gave the hailing sign with embellishments.

"Ah, yes, I had it mixed up with the Ancient Order of Old Billy-Goats," exclaimed his honor. "Do you recognize this sign, brother?" and he dipped his pen in the red ink and held it up.

"It isn't in the ritual, is it?" asked the prisoner as he rubbed his head.

"It means, Mr. Beebee, that the court has dropped onto your little racket," sternly replied his honor. Then picking up a blotter he waved it in a circle and said: "Does this sign seem familiar to you?"

"Don't recollect it," meekly replied the accused.

"Well, as I interpret it, it means that you get three months. Now, give the parting sign to the Most Worthy Tiler and Master of the Guard at the door and pass down," and his honor waved his pen

and blotter together, and John Agamemnon Beebee was seized by Deputy Thornton and hustled down stairs. There he told the old soldier that the villain upstairs would be assassinated by the avenging angel of the United Order of Benevolent Sons of Good Fellowship of the Temple of Solomon, Chapter 9, Encampment of the Mississippi Valley.— *The Frater.*

Advice to Smart Alecks.

Always go late; thus you will avoid filling any vacant office, and will not have so long to stay.

If the Camp is "just opening," and you can not be admitted at once, keep knocking or ringing the bell, if there be one, so the sentry may not fall asleep.

When you get into the ante-room, ply the watchman with all manner of questions as to who is in the Camp-hall, what they are doing, etc., and the louder this is done the better, as he may be deaf.

If there is a brass knocker on the inner door be sure to "hit 'er hard" so that all may know you are coming. If there is no knocker, use your fist.

When the inner door is opened, walk in boldly with your hat on, to show your independence. If you have a "snipe" in your fingers take it along and leave it on a desk, pedestal, or window sill, so the janitor will remember you "when you are gone."

After gaining admission to the hall, a remark addressed to some neighbor on the opposite side of the room will have the effect of directing attention to yourself, and strangers present may thus be induced to inquire "who is that man?"

Before taking your seat, go direct to the Clerk's desk; that officer may want to see you. If he is very busy you can overhaul his books and papers until you attract his attention. Then ask him to see how you stand; when the term will end; when the notices will be out; how many are on the sick-list; if your neighbor paid in $1.00 last month; how many were suspended last term, etc., you have a right to know.

If the Consul is young and inexperienced, you can gain notoriety and have some fun by asking perplexing questions, raising points of order, appealing from his decision, etc. If you can get him "rattled" he will always miss you when you are absent.

When the Consul is instructing the candidates you can tramp round the room, talking to this one or that one, or get a few in the ante-room and crack jokes. A restless neighbor will be much encouraged thereby.

Always remember that tedious sessions are generally tiresome and should be avoided. To this end keep urging the officers to "hurry up and let us get out of this!" After Camp is closed you can light a cigar (if you have one) and stand around and talk for an hour. The janitor won't care.

If you have not succeeded in "making your mark" in the Camp you can spit on the stairs as you go out. Mahogany is a nice color for stairs, anyhow.—*Exchange.*

MODESTY.—The other night a policeman observed a man hanging around the entrance to a Michigan Avenue hall in a queer sort of way, and he asked him if he belonged to the order in session upstairs. The man replied that he did, and the officer inquired.

"Then why don't you go up?"

"Well, I was thinking of it."

"Haven't been expelled, have you?"

"No."

"And you haven't lost your interest have you?"

"No."

"Aren't afraid of anybody?"

"No."

"Well, what?"

"I might as well tell you," said the man, after beating around a while longer, "I went down to Toledo a few days ago, and somehow the story came back here that I was drowned. My lodge thereupon passed resolutions to the effect that I was honest, upright, and liberal, and a shining ornament; that what was its loss was my gain. I wasn't drowned, as you see, but I kind o' hate to walk in on 'em and bust those resolutions. I've tried it three times and can't get higher than the fifth stair before I weaken."—*Detroit Free Press.*

Got the Password.

"And so, my dear," said Mr. Billings, as he glanced over the morning paper, "you ladies have at last organized a lodge of your own?"

"Yes, indeed, we have; and we will show you lords of creation that we can run such an institution and keep our secrets as well as you can," said Mrs. B.

"I suppose you have a password and grip, and all that sort of thing. It would be too funny for anything if some of you would forget and

give the whole thing away. I know, of course, you would not do it, but you would not object to telling your own husband the password; you surely can trust me that far," and Mr. B. held his paper up before his face to hide the smile he could not suppress.

"Well, hubby," said Mrs. B. (and she, too, looked very smiling), "If you put it in that light I shall have to tell you, but you must never repeat it. It is: "I was a stranger, and ye took me in.' "

"But isn't that rather a strange password?" queried Mr. B.

"Well, it may be; but then everything about our society is strange," answered she.

The next Wednesday night was lodge meeting, and Mr. Billings said he guessed he would not go down town that evening, as he was feeling poorly, but would stay at home and read his paper. So Mrs. B. left him cozily reading and went to the lodge. But no sooner was she gone than he commenced rumaging through the closets and drawers, and in the course of half an hour had changed himself into what might be taken for quite a respectable female. As he was a small man (in more than one sense of the word), his wife's clothing were not a bad fit. Laughing at the anticipated fun, he was soon at the lodge-room, and, giving the password, was ushered in. But he was hardly inside the door ere he was seized, blind-folded, and rushed up a plank, then tilted from the end, lighting on something decidedly moist. Before he could regain his feet, some one thrust a lump of ice down his back, and at the same time the bald spot on his head was deluged with water; then, after mopping him around the floor two or three times, he was thrust out of the door with the advice: "There, you prying old baldhead, if any one asks you what the password is, you just tell them, 'I was a stranger, and ye took me in.' " But he had hardly reached the street before a policeman, from his disheveled appearance, taking him for a female tramp, promptly took him to the lock-up. Mrs. B. says she guesses Billy will begin to make up his mind that she can keep secrets, and that she isn't as green as she looks. But if you want to see just how wicked a man can be, say to Mr. B.: "I was a stranger, and ye took me in."— *Exchange.*

A BEAUTIFUL and bashful young woman of nineteen summers called recently at the office of a life insurance agent, and asked him timidly if he could tell her how long people of a certain age would live.

"Madam," replied the agent, coughing respectfully behind a prospectus, and drawing his chair near to her, "here are our tables of expectation and average mortality, which contain all the information upon the subject that you can desire."

"Well," said she, "how long will a man of sixty-seven, and who can eat peas with his knife, live?"

"According to our table, madam," replied the agent, "he should, on the average, survive eleven years, three months, and sixteen days."

"That would be till the 21st of April, 1896," replied the visitor.

"Precisely, madam, on the average expectation of mortality, for we must all die, and it is, therefore, well to insure against loss to the loved ones in a company whose character—"

"And how much could I insure his life for?"

"Oh, for any amount—say $10,000!" he answered, taking up a blank form of application. "Let me recommend the unexpected advantages offered by our non-forfeitable endowment policy."

"Well," said the young woman, "I think, then, that I'll marry him."

"Insure him you mean," corrected the agent.

"Marry him; you insure him. You see," she added, with a burst of confidence, "I love Herbert, and Mr. Dawkins is old enough to be my grandfather. But Herbert is poor, and I just worship the corner lots that Mr. Dawkins builds on. And Herbert is very patient, and says that if I will only fix a day—no matter how long he will have to wait—he will be happy. And now, you say Mr. Dawkins will die by the 21st of April, 1896; and as it wouldn't be decent to marry again till I've been a year in mourning, I'll arrange to marry Herbert on the 22d of April, 1897, and if Mr. Dawkins doesn't die by then you'll give me $10,000. Oh, thank you," and with a deep bow she swept out of the office.— *New York Telegram.*

Bluffing an Agent.

He was an old man, and said he'd seen better times. I hoped he had; but as I was unusually busy and didn't want any life insurance, if he'd excuse me—

"Oh, yes," said he. "All right, young man, I'll drop in again." The next day he did "drop in," and sitting down on my desk, began:

"Nothing in the world, my young friend, will pay so big a per cent on so little money invested as a policy in the Mutual Benefit Association, the most reliable and the only solid company on earth, capital over seven millions, and so prompt—why, I insured a man last week for $10,000, and the same day he was run over by a street car, so when I sent in the policy and premium, I just said, by way of P. S., 'run over by a horse car not an hour after issued; better send on check as he can't live; both legs cut off.' The very next day I got a check payable to his heirs for $10,560. Dividend, my friend, was more than the premium, and don't you call this prompt? That man's widow got this check before he had been dead fifteen minutes."

"But," said I, "I have no wife, and do not want any life insurance, I tell you."

"The investment, my young friend, the investment. Look at the dividend. This may get you $560 in one hour, you might say, and then you might have a wife some day. Now, you do want a policy in this company. I know you do. I'm an old man; have had large and valued experience, and I know you are just aching for one of these policies; only you are so extremely modest. Now I'll just make out your application; it will only cost you — let me see. How old are you?"

"Twenty-six, but —"

"Twenty-six — hum. Father living? How old was he when he died?"

"Just twenty-seven years old."

"Twenty-seven, hey? What did he die of? Accident, I presume?"

"No, sir; consumption."

"Consumption? You don't look consumptive."

"But I am consumptive, and —"

"Mother's living, I doubt not?"

"No, sir; she died at twenty-eight."

"What was the cause of her heath?"

"Insanity, sir — hereditary insanity; family's full of it. All my brothers, thirteen of us in all, died between twenty-four and twenty-eight, of the same disease. Dangerous, too, some of them; my oldest brother was taken about this time one day; he killed his partner, bookkeeper, three clerks, and fourteen customers before they could secure him —"

"You don't tell me! This is wonderful. You look like a strong, healthy man, likely to live fifty years. Were you ever sick?"

"Oh, yes; I've had inflammatory rheumatism, pneumonia, small-pox, dysentery, mumps, liver complaint, fits, corns, and —"

"Good heavens! And you want me to insure your life! Well, my company is a good company, willing to take an ordinary business risk, but I must say I never knew them to insure a corpse. I'd like to accommodate you, my young man; you seem anxious about it; I feel interested in your family; but our surgeon wouldn't pass such an examination. Good day."—*Unidentified.*

He Got the Password.— This happened in a little town in southern Illinois, not many days ago. It is in a section where the Farmers' Alliance is strong, and a lodge of that organization exists in the town. They meet Monday nights. There is only one lodge-room in the town, and Tuesday nights it is occupied by the local branch of the Knights of Pythias. The president of the sub-alliance

came to town one Tuesday. He had visited the town alliance, and when he saw lights in the lodge-room concluded that he would go over and see the brethren. He gave the proper knock at the outer door. The wicket was raised and an ear was placed at it to hear the password. "I plow—I hoe—I spade," whispered the alliance man. The ear was replaced by an eye, and in turn gave place to a mouth which whispered in reply: "The h—l you do!" and the wicket dropped with a bang. The indignant farmer shortly after met a "brother" to whom he told his tale of woe. "Why dad blame it," was the sharp comment of the brother, "them's Knights of Pythias, and you've given 'm our password." "Dogged if I hain't," was the response, "but (brightening up), durn 'em, I've got theirs."—*New York Herald.*

Afraid He Wouldn't Pass.

He was a man well along in middle age, and was willing to be insured. The agent had prepared his "application," and turned him over to the searching scrutiny of the accomplished medical examiner.

"I might as well tell you, doctor, to begin with, that ours has been a family of fatalities and sudden deaths," said the applicant.

The examiner looked serious as he replied:

"Why you seem to be in excellent physical condition. What did your father die of?"

"Heart disease."

"That's bad. How old was he?"

"Ninety-two."

"Um! And your mother?"

"She's gone, too. Killed at a crossing."

"And her age?"

"Mother was a little over seventy."

"Do you know the age and cause of your grandfathers' deaths?" continued the examiner.

"Yes, indeed. Father's father died just a week after his ninetieth birthday. They said he used too much tobacco. Mother's father was only eighty-eight. Falling down stairs finished him."

"And your grandmothers?"

"One of 'em had consumption at eighty-six, and died in no time. The other was nipped by sunstroke at eighty-four. Oh, they all went quick."

The examiner did not look so grave as he asked:

"Have you any brothers or sisters?"

"One sister and two brothers," was the answer. "John went out into the mining country when he was seventy-two; got in there, called

a drunken man a liar, and was shot. Henry was drowned at sixty-nine trying to save two young fellows that couldn't swim. Sister's alive. She's awfully careless; ate a lot of green stuff the day of her golden wedding; then danced in the evening with all the old fellows out on the lawn even after it was raining; took her two days to get over it. She'll go in a hurry, like all the rest, some of these times."

"Well," said the medical man smiling, "I think I'll chance you, and don't believe your application will be 'turned down' at the home office. Only you must look out for yourself. Be careful about catching hard colds after you are eighty years old.—*Chicago Evening Post.*

The Insurance Agent.

"Here again?" groaned the merchant.

"Here again!" hissed the insurance agent, with a gleeful glare.

"Now let me show you our new tables of patent adjustable compound interest-bearing tontine—"

"As I have told you—h'm—let me see—"

"Yes, I know; eight hundred and forty-one times before."

"As I have told you eight hundred and forty-one times before, I am insured already, and am crippling my creditors to keep the premium paid up. I cannot afford to insure in another company."

"You can. You must. You shall!"

"Really, sir, the adoption of this tone in my own office—"

"Makes you think you will insure after all."

"No."

"You may as well give in. From my boyhood I have held as my motto: 'Persistency is always rewarded.'"

"And you intend to persist?"

"I shall visit you every day until our company writes a policy for you."

The merchant bowed his head and furtively brushed away a tear. "Believe me," he said, "I appreciate your efforts, but may it not be that two people can be persistent? There was once a bald-headed man—the fact that your cheek has spread up into your scalp put me in mind of this incident—who suffered greatly from flies. One day a large blue-bottle alighted on his crown and began to tickle him. He drove him away, but the fly, saying to himself, 'persistency is always rewarded,' returned. Again and again he was driven off, and again and again he returned. Finally the bald man allowed him to settle and get a firm hold, when he cautiously raised his hand and—pardon me there are flies on you." And, rushing on the agent with a club, he dealt him a dozen terrific blows on the head, then fell into his chair with a sigh of relief.

"Thanks!" said the agent, who had been sunk in thought. "And did the man kill the fly?"

"He did," replied the merchant.

"Ah! Perhaps some day you intend to put this parable into practice?"

"I confess, I did intend."

"In that case maybe I'd better keep away; but before I go let me take your application ——."— *Puck.*

THE story is reported of a lawyer who had been the victim of an accident. It is thus told by some jolly scribes to one of our neighbors: "This limb of the law signed an application for indemnity as a policy-holder, and attached thereto his seal as a notary, before whom the claim was sworn to; he signed as witness, and gave his personal certificate as to the injury, and capped the climax by stating that he was personally cognizant that the claimant had been unable to transact his business in the courts."

"Did he get the claim?"'

"Well, no; the company thought the cause of the accident was too thin."

"What was it?"

"He claimed to have sprained his right wrist while spreading his coat tails apart preparatory to sitting down.,'

IT WAS morning in sheol, and a number of unfortunates were gathered around one of the fires waiting for the daily toasting to begin. They were gloomily beguiling the time by recounting the various misdeeds done on earth which had led to their deserved eternal condemnation. One had wrecked a savings bank, another had stolen from blind beggars, and a third had betrayed the trust of a dead friend by filching the estate he had been deputed to manage. The whole gamut of things done and undone which had brought unmerited woe to others was run up and down, and sins of every hue, cardinal included, were represented in that unhappy company. Finally one exceptionally miserable victim, who had been noticed as the regular recipient of extra broilings at the hands of the most active imps, said: "Gentlemen, you think you were bad, and from your histories I judge you all belong here fast enough, but I am undoubtedly the worst of the lot. I am one of those wretches who refused, while in the body, to insure my life. I died suddenly and left a devoted family to the pangs of penury. I wouldn't take a life policy, and now you see me unable to obtain even fire insurance." A thrill of horror ran through the party, and, seared in sin though they were, they instinctively drew in aversion away from such an offender. — *Chicago Herald.*

"WHEN I lived in Kansas," said a Detroiter, who was telling stories in an insurance office a few days ago, "I insured my house with an agent against fire. Along came another agent who insured against lightning, and I took that in. In a few days a chap called on me who insured against cyclones, and I struck a bargain with him. The next caller insured against waterspouts and explosions, and I thought I might as well encourage him."

"A house couldn't be much safer than that," remarked one of the listeners.

"And yet I lost it inside of six months."

"How could that be?"

"Well, there came a freshet in the river, and house, barn, fences, haystacks, and all went sailing down stream. The agent who insured against freshets got there just one day too late."—*Detroit Free Press.*

"NO, MR. SMITH is not in, unfortunately. Do you know, sir, it is very kind to call so often? I trust that in time you will bring my husband to a realizing sense of his condition."

"I certainly trust I shall."

"Where do you preach next Sunday? I shall endeavor to get Mr. Smith to go and hear you."

"Madam, there seems to be some mistake here. I'm not a minister, but an insurance agent. I'm in the life business; have nothing to do with fire risks, madam."

THOUGHT THEY WERE SIGNS OF DISTRESS.—"Bub," said a stranger who lived across the street, "is your father a Mason?"

"No, sir," replied the boy.

"Does he belong to the ——— ?"

"No, sir."

"Ah! Perhaps he is an Odd Fellow?"

"No, sir."

"Is it possible! Then he must be an Elk?"

"No, sir."

"Is he a Grand Army man?"

"No, sir."

"That's strange. Er—— can you tell me what in thunder your father means, then, when he gets out on the sidewalk every morning and makes all kinds of signs, and swings his arms and hollers?"

"Oh, you musn't mind that."

"Why not?"

"Pa has had St. Vitus' dance for thirteen years."

NOT GOOD MATERIAL.—There are too many people who will not cast their bread upon the waters unless they are assured beforehand that it will come back again in a few days a full grown sandwich, all trimmed with ham, butter, and mustard, rolled up in a warranty deed for one-half of the earth and a mortgage on the other. Such fellows are not good fraternity men.

CHICAGO'S NEW PASSWORD.—Wife. "Cyrus, this is a pretty time for you to be coming in. It's half an hour past midnight. You've been at the club again, drinking."

Husband (with impressing gravity and maintaining his equilibrium with much effort)—"M'riar, my dear, you do me injustice. I was caught on jury. Couldn't get off till a few minutes ago. Came straight home."

Wife. "You are deceiving me, Cyrus. Say memourandransanctificadubandanallelolipedonisemically."

Husband (cautiously). "Certainly, m' dear. Memoran-moran-bandan-scat—(getting reckless and letting go all holds)—G' out o' my way, madam! 'f I can't get into my own house 'thout giving 'fernal password, I'll resign as head o' this family. G' way!"—*Exchange.*

A FEW DON'TS.—Don't ask for the treasurer's report if you happen to owe back dues.

Don't rise to a point of order unless you see that the point won't rise to meet you half way.

Don't blackball a man more than fourteen times; better let him in the lodge in order to get rid of him.

Don't smoke in the ante-room. It is very offensive to the brothers who don't happen to have a fifteen-center on tap.

Don't do all the talking during the session; the rest of the brothers will think you own the floor if you have it all the time.

Don't fight in the midst of a lodge meeting. Wait until the close of the session and then go home and tell your wife how the other fellow backed down.

THE INQUIRY MADE immediately after a man's death is said to differ with different nations. In France the question is: "How old was he?" A German of scientific turn of mind will ask you: "Of what disease did he die?" England still retains its spice of the pious, and the first exclamation an Englishman utters on being informed of his friend's death is: "Thank the Lord! he is out of his suffering!" An Italian must cling to life more dearly, who commiserates his dead friend with a "Poor Fellow!" The Russian phrase is characteristic: "The man is fortunate; he need work no more," and comes natural from the lips of men who work hard for a minimum of comfort. The Dutchman is held to be fond of money, and to ask: "How much money has he left?" The American alone thinks of his relatives and his family, and puts the very important question: "How much life insurance did he carry?"—*Indicator.*

IT IS SAID of a man in Elmira, N. Y., that he sent in a bill for $13.50 to an executor for expenses incurred in attending his own mother's funeral. We think this fellow just a little meaner than the one who gives as a reason for not insuring his life that his wife might marry again and some other fellow have the spending money.—*Guide.*

ST. PETER. "Did you ever do anything very bad?"

Arrival. "I—I acted as receiver of a fraternal order."

St. Peter. "Did you make a distribution to the members while on earth?"

Arrival. "N—no! You see, there were so many things I had to ask the court about. My son thinks he will be able to have things ready to make an assessment to cover expenses before very long. There was only about $1,000,000 when I was made receiver, and we had to use this all up in proving some of the claims. I was very economical, and the members will get——"

St. Peter. "Turn to the left, please."

SECRET SOCIETY SECRETS.—(Wife, 11:30 p. m.)—What's that horrid odor? Smells like alcohol."

Husband—"Yes, my dear, we use alcohol at the lodge for initiation. Take some alcohol, light it, put salt in the flame, and it gives a ghostly yellow light, makes folks look like ghosts, you know."

"But that odor comes from your breath."

"Yes, m'dear; in the thirty-seventh degree I personate the chief demon with flames coming from his mouth. I take a mouthful of alcohol and a swallow of salt and then set fire to it. But m'dear, you musn't tell these things. Secret s'ciety secrets are sacred you know. —*Northwestern Labor Union.*

A WASTED LIFE.—"Ah, yes, his was a wasted life," sighed the bald-headed gentleman.

"Was he dissipated? Had he antipathy for work? Was he a gambler, a lover of fast horses, a—"

"No, no," interrupted the bald-headed gentleman, "none of those, but worse, far worse. He spent his life endeavoring to persuade people that fraternal beneficiary societies would go to pieces like a rope of sand."

SPLENDID DICIPLINE.—"Yes, sir," said the worthy commander, "I have got my lodge under splendid dicipline. The members will obey my gavel with great promptitude."

"I suppose one rap will generally call them to order."

"One rap! Why, bless your soul, they have got so used to hearing thirteen that nothing less than that will have any effect on them. Splendid dicipline, sir, just splendid.

"I DON'T BELIEVE in these secret societies," said one Austin lady to another.

"That's very singular," replied the other; "your husband is a Forester, an Odd Fellow, and a Knight of Honor, and you will have at least $10,000 when he dies."

"But what good does all that do me," was the tearful response, "when he never dies?" And the poor creature burst into tears.—*Texas Siftings.*

A BROTHER IN DISTRESS.— "Pardon me, sir, but I'm a brother in distress," exclaimed a portly gentleman to a perfect stranger, who wore an X. Y. Z. badge on the street.

"In what way can I assist you?" asked the one addressed. "Are you in need of money?"

"No, but I got a new pair of pants this afternoon and I want to know if they hang straight."

INSURANCE AGENT: "It's all right, the doctor says you are the best risk he ever examined." Citizen — "The best risk?" "Yes; soundest constitution and perfect health, you know." "Did he say that?" "Yes, indeed. No trouble about your case. He said there was nothing to prevent you from living one hundred years." You don't mean it?" "Honest truth. Come right around to my office and I'll fix up the papers at once." "No, thank you, it won't pay. I'm too healthy. I will join a benefit lodge and get insurance at cost."— *Philadelphia Call.*

"WHAT, travel with a party of thirteen? I wouldn't think of such a thing. Thirteen is a mighty unlucky number," said the Omaha man. "Thirteen is a lucky number if there ever was one," replied the Chicago man. "How do you make that out?" "Well, I was one of a party of thirteen who went out on a trip, and as some of us were a little superstitious in those days, we all bought accident insurance tickets. Well, sir, the train ran off the track, we all got smashed up, and every blessed mother's son of us got $50 a week, just for laying around and getting well. Talk about luck! That was the luckiest thing I ever struck."— *Selected.*

"I BELIEVE there is money in those accident and life insurance companies," said old Barkins. "They allow you $1,500 for an eye, $3,000 for two eyes, $1,500 for an arm or leg, and $3,000 for two arms or two legs, but they only give your widow $5,000 if you die. Well, its easy enough to see that you can make more than $5,000 if you die kinder slow. First, lose your legs, then your arms, then your eyes, and then die. That's three $3,000, and the $5,000 for your widow besides — $14,000 altogether. I tell you, Jim, there's money in that, and I'm going to get insured right now."— *Harper's Bazar.*

"THERE comes that life insurance agent again!" exclaimed a Wall street broker, as he stood at a window in his office the other morning.

"To see you?"

"Yes. He's bothered the life out of me for the last six months to take a policy."

"My dear sir, you must have encouraged him at the start."

"Well, I guess I did. He asked me for a light for his cigar, and I gave it to him. It will be a valuable experience to me."— *Wall Street News.*

HUSBAND (coming home late from the lodge). "Going to keep me standing here in the cold all night, Maria? Lemme in!"

Wife (with cold, metallic voice). "If you can distinctly articulate the words 'six long, slim, slick saplings,' Mr. Ferguson, I will unlock the door, and not otherwise."

Husband (slowly, and with labored enunciation). "I have brought you a beautiful (hic) set of furs, M'ria."

Door opens immediately.

"BEAUTIFUL," said the drummer. "Sixty birds in two hours, and only missed two shots."

A quiet party sitting in a seat opposite put down his paper, rushed across the aisle of the car and grasped him warmly by the hand. "Allow me to congratulate you, sir; I am a professional myself," he said.

"Professional sportsman?"

"No, professional liar. I am an agent of the Everlastingly Guaranteed Association of New York City."

"Oh," said the drummer, "that settles it. I withdraw from competition."

A YOUNG widow in Waukesha whose husband had been dead a month, and whom she had always supposed to be free from all vices, was overhauling his clothes the other day. She found a large plug of tobacco in a coat pocket. "Oh, George, George," she exclaimed despairingly, "you and I will never meet in the good world!" In another pocket of the same garment she found a life insurance policy for $5,000, of which she had before known nothing, and she burst forth exultantly, "Oh, yes, we will! we will! heaven will forgive him for his one little fault." — *Labor Review.*

"I'M ALL right in case anything should happen to me," said a substantial looking citizen, as he stood talking with a friend on the street the other day. "I have $30,000 insurance on my life and an accident policy for $10,000, which would yield me a weekly indemnity of $50 if I should meet with an accident. I don't feel afraid of any mishap."

Ten seconds later a boy cried "mad dog!" and the substantial looking citizen was fifteen feet up a telegraph pole before his friend could look over his shoulder and see that the dog was suffering from nothing more serious than a fit.

MRS. MCGINTY: "Did yez say Denny's loife is not insured?"

Mrs. O'Rafferty: "Naw, indade."

Mrs. McGinty: "Bedad, an' him workin' on th' rocks wid th' blasts an' things. Shure, Moike belongs to —— ——, or many's a time he'd been kilt long ago. Th' other day a blast wint off before he knowed it, an' divil a scratch did he get. Loife insurance is a foine institution, and prevints many a leddy bein' a widdy before her toime."

SICK man to wife: "If I should die, dear, would you marry again?"

Wife (sobbing): "Oh, I think not, John, but your life is insured for $20,000, you know, and no doubt I should have very strong pressure to resist."

"OH, MISERY!" cried the editor.

"What's the matter now?"

"I just threw a poet out of the window; and his wife, who was waiting for him below, has presented one of our insurance coupons at the cashier's desk. He had it on him! Another $500 gone when $2 would have bought not only his poem but his everlasting gratitude.—*Puck.*

"WHAT! are you going to leave already, Kosciusco?" murmured the maiden.

"I must, dearest. I'd give ten years of my life to be able to spend the rest of the evening with thee, but there is a called meeting of the Idiotic Order of Red Muffs, and I am Most Puissant Past Grand Cyclops, and if I ain't there on time I'll have to pay thirty-five cents fine. I've got to go. Farewell, dearest!" and he scooted like a beautiful dream.

A JUST REPROOF.—A brother who had been out very late every night for two weeks, explaining to his wife that he had been out "on a committee," was roused at three o'clock the other morning by a Thomas concert just outside his window.

He was about to get up and hurl something at the cat, when his wife restrained him with: "Never mind, John, perhaps the animal is out on a committee."

SLIGHTLY SARCASTIC.—"Yes, sir," he said, "it takes a lot of hard work to hold a position in our lodge."

"It does?"

"Yes, indeed. The presiding officer was saying to me to-day that a man without strong mental qualifications ought not to seek a chair."

"Er—but you seem to have got along pretty well, haven't you?"

HE COULDN'T STAND EVERYTHING.—High Mucky Muck (to initiate). "Mr. Brown, eat what is given you. You will find it equal to the best on your table."

Initiate (very much dejected). "Oh, I say, if the initiation is as bad as that, I guess I had better retire now, and give up all hopes of becoming a brother."

WANTED TO DO SOMETHING HANDSOME.—"The secretary wants his salary raised," said one brother to another at the meeting the other night.

"What's he getting now?"

"Twenty-five dollars a year. I think it ought to be more."

"So do I. Let's start a movement to make it $25.50."

IT FREEZES AT 32 DEGREES.—Mrs. Maginnis. "I understand that your husband has just received the thirty-second degree, Mrs. Maguffin."

Mrs. Maguffin. "Yes, John is just above the freezing point."

HIS MIND SOMEWHERE ELSE.—"Well, how do you feel?" asked the presiding officer of the candidate who was initiated the night before.

"Oh, I'm well enough to be out, thank you."

"I want to know!" ejaculated the first speaker, thoughtlessly.

"JOHN," said the wife to a Master Mason, "did you have cabbage for lunch at the lodge to-night?"

"No, my dear," he replied. "Why do you ask?"

"Well, then, my dear, I wish you would smoke better cigars."

A NEW NAME.—"Why do you refer to the lodge as the 'railroad express?'" asked a woman of a female friend whose husband was a prominent secret society man.

"Because the members are always 'through by daylight,'" replied the woman who had often passed the night waiting for her liege lord to come home from the lodge.

"HOW many lodges did you say your husband belonged to?"

"Fifteen."

"Mercy on me! But think of a man being out fifteen nights a week! I'm really glad that I'm a widow!—*New York Telegram.*

C. C. HASSLER, (the Woodman Poet), Bloomington, Ill.

POETRY.

"Cornfield Poetry."

BY A BACKWOODSMAN.

Thar is nothin' in this wide, wide world
That makes a man so glad,
As to know he's drivin' sorrow
From the hearts of them that's sad;
And there's nothin' cheers a Woodman's heart
An' makes it feel so light,
As to know that those around him
Are cheerful like and bright.

Now, the only time for man to work
Is when thar's work to do,
And the only time for man to play
Is when that work is through;
But it seems as if in this yere world,
From the time our life's begun,
That the poor man's play-day never comes
His work is never done.

And so we look around us,
Jest to see how we can make
Provision for the future for
The dear ones that we take,
Who we swear to love and honor
Jest as long as life shall last,
And protect them in the future
As we've tried to in the past.

So, with many thousand others,
We have jined the Woodman's band,
Where the widder is protected
By the laws of this yere land –
Where the rich man and the poor man
Meet together jest the same,
And the foreign born or native's
Never ask from whence he came.

My wife was kinder skeered
About my jinin', so she sed;
"Now, John, do you be keerful
And don't you lose your hed.

I've heered it said a thousand times
The lodges try their best
To skeer a man and make him think
That he can't stand the test."

Sed I, "Now looke here, Nancy;
Don't worry, stew, or fret,
For if these Woodmen think I'm green,
I'll fool 'em, now, you bet.
I'll take their fun, jest as it comes,
As meek as any lamb,
But if they git to crowdin' me
They'll find out who I am."

But when they got me on the floor
I wish'd I hadn't jined;
It seemed as if their deviltry
Had all on me combined.
They made me chop, they made me split,
They made me sing and dance,
And when I axed 'em who I was,
They said my name was "Pants."

When all was over, home I went,
With glad thoughts in my hed.
Of course I thought my wife and babes
Had long since gone to bed;
But thar was Nancy waitin',
Tho' her cheeks were wet with tears,
She didn't laugh, and couldn't cry,
Betwixt her hopes and fears.

"Oh, John," she said, "I'm glad you come;
And you've insured your life.
It proves to me how much you love
Your Nancy—your dear wife.
I often think of your priceless worth,
In the happy days of yore,
And now, she said, as she wiped her eyes,
"You're worth '*three thousand more.*'"

We have men from every station,
And from every rank in life;
We have doctors from the colleges,
Where they carve men with a knife;
We have lawyers, too, and good ones;
We have preachers by the score;
We have farmers, clerks, and bankers,
And the Lord knows many more.

We have life insurance agents,
Jest as good as in the land.
They will give you the endowment,
Life, or any other plan.
Their companies are *all* the best,
Their rates they can't be beat,
But they all except the *Woodmen:*
With it they don't compete.

There's some will sell you suits of clothes,
In fashion's latest mode,
With neckties, trousers, coat, and vest —
You'd think they on you growed;
He'll grab a handfull in the back,
And whisper in your ear,
"So hellup me gracious, friend, when did
You leave your measure here?"

Some say thar's one thing yet to do
To keep our craft afloat,
And that's to bring the ladies in,
And make them ride the goat;
But others think she can't leave home,
As the babies thar might cry,
For when woman's mind's made up to jine,
She'll ride that goat or die.

This life is but a partnership,
With share and share alike —
One-half of all belongs to you,
The other to your wife;
So, if the ladies are to jine,
And Woodmen's honors share,
Alternate nights we'll stay at home,
And mind the babies there.

Now, our doctors, they are dandies —
And on that you're safe to bet —
And versed in all the latest forms
Of social etiquette;
But if you have the rheumatiz,
Dyspepsia, or the gout,
With blue mass pills they'll shake you up,
And turn you wrong side out.

But men in that profession
Mostly have the skill and tact
Of knowin' how to reach you
If your liver doesn't act;

So, if they diagnose your case,
They'll do it with great care,
And they'll find that liver ere they stop,
Or they aint no liver there.

But of all the nice professions
That the Woodmen's Camp embrace,
The lawyer has decidedly
The advantage in the race;
For the records go to show it,
And you never see it fail,
That the lawyer goes to congress,
While the client goes to jail.

But if you get into trouble,
In a lawsuit or a fight,
Or git caught out stealin' chickens
On a dark and stormy night,
The lawyer, just to clear you,
Will put in his biggest licks,
And altho' you git your freedom,
'Tis the lawyer gets the chicks.

And it's right that he should have them,
As it mostly is the case
That the client wants the lawyer
To bear the half of his disgrace;
And its jest as true as preachin'
That when honesty's at par
There's a thousand times more rascals
'Mong the clients than the bar.

So that's the way the Woodman,
As he wends his way through life,
Will always find the neighbors free
From envy and from strife—
Always ready to assist you,
And from no duty shirk,
There reward is in the knowin'
There is love behind the work.

But the working days of most of us
Will soon be past and lost,
Like the leaves that fall in autumn
When they're blighted by a frost;
And the shinin' threads of silver
Soon will cluster on the brow,
For the marks of care and worry
They are plainly showin' now.

And the homes where dwell the loved ones
Soon will be "so lone and still"
That the echoes of our footsteps
Will the rooms and hallways fill;
For the children, they'll be absent,
And their voices will be missed,
And the time will seem as yesterday
Since first their lips we kissed.

For the little chair and cradle,
Once that sat upon the floor,
Will be packed up in the garret,
Or behind the closet door.
And the places at the table
Where they used to sit and eat,
Will be empty as the house is
Of little noisy feet.

And you'll wake up in the night time
And listen to the noise
Of footsteps on the sidewalk,
Soundin' kinder like the "boys."
But the sound will die away
On the wintry midnight air,
And you'll lay awake and wonder
Why he isn't almost there.

And some will leave us when our hearts
Are bruised and racked with pain,
And tho' they go so peacefully
They'll not come back again,
Except in dreams we'll see their faces
And feel their soft caress,
As loving, sweet, and tender
As when clasped to mother's breast.

Oh, "this life is what we make it,"
Sometimes the poets say,
But they don't advise our meetin'
With our troubles half the way.
The boys and girls that leave our homes
To climb life's rugged hill,
Will find the hand that led us there
Will lead them if they will.

The question once was asked of Him,
Who dwelt upon the earth,
And crowned with holy honor
The lowliest of birth.

"Who is my neighbor?" let us hear,
That we may surely know
On whom our love shall given be,
And kindly deeds bestow.

The answer came in parable,
Yet all could understand,
And the figure clearly painted
Was the Good Samaritan,
Who found the wounded stranger,
As he on the roadside lay,
And did not leave him suffering,
But helped him on his way.

Then long live the Woodmen everywhere,
North, south, and east, and west —
Far out where the golden sunbeams
Kiss the snow-capped Rockies' crest.
And long live our dear old Order;
To it we surely pledge
Our honor here as neighbors,
By the beetle, axe, and wedge.

The Wife's Opinion of the M. W. A.

BY C. C. HASSLER.

I never could see any manner of sense
In these doin's that's hid from the light,
In lodges and Camps, that entice our men
And keep them out half of the night;
And I allus expressed my opinions right out,
In language that none could mistake,
That no man of *mine* should join 'em, if I
Could prevent it by hinderin' Jake.

But, laus! what a time I did have to be sure,
For when any new thing struck the town,
They made right for Jake, and tried to get him
To sign the very first name that went down;
But I fit them so hard, by my actions and words,
That I came out ahead every time,
And when lodges of this thing and that started up,
Jake was never quite ready to jine.

There was Freemasons, Old Fellows, Red Men, and I
Can't begin to tell how many more,
And still they kept comin', until I believe
There must a been nearly a score.
They marched thro' the town on the 4th of July,
Jest to see what a string they could make,
And I peeped through the window to see them go by,
But I laughed when I didn't see Jake.

And so it kept goin', first this thing and that,
Until one day, along in the fall,
I read in the press of a *new* scheme on foot
That would jest beat the best of them all.
They called it the "Woodmen"—a queer name I thought—
And I said, jist by way of a jest,
That if I had of named 'em, it seemed to me then,
That "Blockheads" would suit them the best.

But Jake made no answer to this last remark,
Tho' he said that he thought it unkind,
As he told me of some of the best men in town,
Who he knew that very day had jined.
There was Worley, the baker, and Billings, his clerk,
And Thompson, who lived cross the way;
There was Phillips, the banker, and his brother John,
And last, but not least, Deacon Gray.

And then he went on and told me just how
These "Woodmen" were going to do;
They insure every man who was healthy and strong,
And they done it almighty cheap, too;
But then it was *secret*, and that was the pint
On which we could never agree;
For if ever a woman was stubborn on that,
Let me tell you *that* woman was me.

And I quoted the scriptures, and pinted them out—
The passages clear as the sun—
That sed, "Let your light always shine, so the world
Could see how much good you have done."
But I skipped all the places, and purposely, too,
And let them severely alone,
Where they sed far worse than a heathen was he
Who had failed to provide for his own.

But they started a Camp, and a big one at that,
And the press that came out the next day,
Jest took 'way my breath when it said that the chair
Would be filled by our good Deacon Gray—

A man who for piety none could excel,
And whose heart was most fervent to prayer;
When the poor or the needy was wanting a friend
He was always the first to be there.

But still I was deaf to all forms of advice,
And people soon left me alone;
I though I was right, and I let others know,
They should 'tend to affairs of their own.
What's the use, I would say, for a man that is well,
And never been sick in his life,
To waste all his time and his money to keep
Some other man's children or wife.

Thus I reasoned and talked 'mid the comforts of home,
Surrounded by plenty in life,
Never dreaming how often a woman is called
To be widow instead of a wife;
But the lesson I learned, I shall never forget,
For it taught me to think and reflect,
And to try to save others the sorrow and pain
That by prejudice causes regret.

But a dream, did you say? Yes, a dream, but the truth
Was never more vivid or real;
And when I remember that night, I can pray
You may never such agony feel —
No husband, no home, few friends in the world,
Alone, save an innocent boy —
Our baby — who brought to our once happy home
Inexpressible comfort and joy.

Thus reading and pondering over it all,
One evening, I sat all alone,
But my eyes would grow heavy, as time wore along,
Unmindful of how fast it had flown;
And soon from my hand fell the book to the floor.
I was sleeping. But ah! thro' my head
Ran a vision, a dream I shall never forget,
For I dreamed that my husband was dead.

And with the dark billows of grief that swept o'er
My soul, came the sting of remorse,
For I knew I and baby both paupers were left
By my own wayward, unthinking course.
A mortgage would soon sweep away what was left
Of a home that my husband, in life,
Had prepared for a haven to shield from the world
His own loving baby and wife.

Thus passed thro' my brain the dark shadow of woe,
As I sat there in silence alone ;
Live specters they flitted before me, until,
In my anguish, I uttered a groan ;
When, as if in answer to prayer, at the door
Came a loud knock that caused me to wake,
And there — Oh ! the joy language cannot express —
Stood my husband, my darling old Jake.

I sprang up and kissed the dear fellow so quick
That his breath I almost took away.
" My gracious, Maria, how frightened you look !
Did you think I had gone off to stay ?
I have some news to tell you, perhaps you won't like,
And I might as well say it outright.
Forgive me, if wrong, but the truth of it is
I have just joined the Woodmen to-night."

The rest is soon told. But a word of advice
I would give to the unthinking wife ;
'Tis not to discourage your husband, who knows
He can only protect you in life,
But cheer him with smiles of approval that bring
To his heart a warm glow of sunshine,
For the love of a true woman nearest compares
To the teachings we know are divine.

The lessons he learns only fit him to share
With others the blessings that flow
From streams of fraternity, freighted with joys
That cheer us thro' life as we go.
For woman he labors and toils, that her life
May be free from dark poverty's ray ;
For woman he cherishes hopes that are lit
By the sunlight of love on his way.

Then give him a smile, when he leaves you at night,
And another one on his return,
And always remember that some day the lamp
Of this life no longer will burn,
But over the river he'll meet you again,
And greet you with joys of the blest,
For he knew 'twas the Woodmen who stood by your side,
And cheered you when he was at rest.

But the bright, happy faces, all beaming with smiles,
Assure me of one thing to-night,
'Tis that wives of most of our neighbors sustain
Their husbands in all that is right.

Surrounded with plenty, may no shadows fall
Over pathway of any in life,
But that peace and prosperity ever be theirs,
Is the pray'r of a Woodman's wife.

Fraternal Echos.

BY C. C. HASSLER.

In a frontier camp, one summer day,
'Neath the friendly shade of an oak tree lay
A Woodman, resting on the ground,
Disturbed by neither noise nor sound.
Since early morn his swinging stroke
The silence of the forest broke,
His trusty friends alone were near,
The echoing forest sounds to hear—
The axe, with keen, bright, flashing edge,
The rough old beetle and the wedge.

Three humble friends—yet by whose aid
A path was thro' the forest made—
A path thro' which a moving tide
Of pioneers marched, fought, and died.
Defiantly his gaze was met
By foe that ne'er was conquered yet;
But hope his heart fresh courage lends
At sight of these three humble friends.

Rough emblems, true, of work and toil,
Without whose aid the virgin soil,
Unclaimed by hand of man, would yield
No golden harvest in the field;
But labor's emblem, then as now,
Will place upon the Woodman's brow
A crown, blest type of that above,
When earned by work inspired by love.

The giant oak, that long had stood
A kingly monarch of the wood,
By hand of man it stood untouched,
Upheld by strong roots firmly clutched
To Mother Earth, defiance waved
To wind and storm, and proudly braved
All elements that dared to bring
Their powers against the Forest King.

Vain boast, thou Forest King, at last
Thy rule is o'er, thy reign is past;
No longer towering to'rd the skies
Thy waving crest shall proudly rise;
A foeman, worthy of thy steel,
Thy stout old heart at last shall feel.
'Tis man, God's noblest work on earth;
Endowed with attributes of worth
Of mind and heart, and strength whose hand
Holds kingly sceptre in the land.

Hark! Echoes are ringing *again* and *again*,
That startle the song-bird, in thicket and glen,
In the depths of the forest they *sound* and *resound*
As if fairies were trying the music to drown.
As if mocking the sound it comes *back* at the *whack*
Of the axe, but returns on the same hidden track,
Yet the gleam of the blade never ceases to flash
Until the stout oak reels and falls with a crash.

Thus one by one, from year to year,
Opposing forces disappear,
Unlike the ancient woodmen, we
Contend with only those who see
Imaginary giants stand
In paths fraternal, sword in hand,
Forgetting monitors within who speak
Of strong man's duty to'ard the weak.

But few decades have past and gone,
Yet fruit of muscle, brain, and brawn
Are seen by evidence that bring
Fresh laurels to the new-crowned king.
Where savage tribes once held the rule,
Now stand the cottage, church, and school,
While towns transformed to cities grand,
But follow work of woodmen's hand.

So proudly, then, to-day we share
The honors of the name we bear;
And prouder yet, we point the way
To paths the Woodmen tread to-day,
And tho' oftimes o'er heights they lead,
Of prejudice and selfish greed,
Stout hearts to scale those heights will dare,
And place our Woodman's banner there.

Beneath its folds are men whose name
Ne'er brings to us the blush of shame.

With fellowmen they proudly stand,
The peers of any in the land.
Endowed with wisdom, honest pride
Inspire their hearts to safely guide
Our craft, whose mission under God
Soothes hearts who feel his chastening rod.

A power for good to-day we wield,
Beneath the Palm, the Star, and Shield,
While in each Woodman Camp or hall
There's *safety*, *peace*, and *light* for all,
While sixty thousand hearts rejoice,
They join in one united voice
In re-affirming vow and pledge
Upon the beetle, axe, and wedge.

You ask who fill our ranks to-night,
And *Modern* Woodcraft battles fight—
Whose bloodless victories outshine
The warrior's deeds of olden time.
In palace grand, in humble cot,
In homes where love and truth are taught,
In halls of state, in church, and school,
There Knights of Woodcraft live and rule.

Within our own fair State we boast
A gallant fighting Woodmen host
Who'd *back* our *chiefs* in courts of law,
From *Greenville* west to *Omaha;*
While north and west the ruddy light
Shows camp-fires burning clear and bright,
Around which neighbors, young and old,
Will welcome strangers to the fold.

As Neighbors, then, with what delight
We greet each *honored* guest to-night,
And note each pleasant smile and word,
Fraternal sympathies have stirred.
And as we note each smiling face,
That to *our* joys lend added grace,
We ask, can stronger ties ever be
Than those born of fraternity?

Fraternity, 'tis to thy power
Mankind is moved to deeds
Of love and kindness, while the path
To purer lives it leads.

May its bonds forever bind us
With a warm, fraternal love,
Guide our footsteps in life's pathway,
To a better Camp above.

There no password is required,
Neither sign, nor word, nor pledge,
Love shall *rule without* the signal
Of the beetle, axe, and wedge.
There the Neighbors, they will gather
Round the urn, with hearts so light,
As they shower in the pebbles —
All one color — *snowy white.*

Little Crippled Joe.

BY C. C. HASSLER.

Somehow or 'nuther every time
I pass a school play-ground,
An' see the boys a playin' there,
At leap-frog, hare, and hound;
A throwin' of each other down,
Or rasslin' at back-holt,
Jest full of devilment and fun
As any unbroke colt,
I allus turn my eyes away
Toward the big bord fence,
An' look as if awaitin' there
For studies to commence.
I see a bent and crippled boy
Like one I used ter know,
Attendin' school, along with me,
Called Little Crippled Joe.

Pore little Joe, he couldn't run,
Nor jine in any game,
Exceptin' mumbly-peg, sometimes
Hop scotch, if not *too* lame;
But there he'd set agin the fence
At recess, while us boys
A playin' ante over, made
The most *outlandish* noise;

An' many a time I've seed him, when
He thought I wasn't near,
Take out his little handkerchief
An' wipe away a tear,
An' look so pitiful, as down
His *cheeks* them tears would flow,
It made my heart just ache for him,
Pore Little Crippled Joe.

The big girls, and the big boys, too,
Sometimes on rainy days,
Would stay in doors at recess time,
An' have some kind of plays—
Some plays that he could jine 'em in;
Not them like we hev now,
As Tiddledewink, an' them forgot
Before you half know how;
But rale old-fashioned games that
All could jine in whare they set,
Like charades, riddles, and the like,
Them kind you don't forget;
Sometimes they'd kissin' in 'em, too,
Which some don't like, I know,
Yet *somehow* them girls always loved
To kiss pore Crippled Joe.

By an' by, when winter came,
And froze up ponds and crick,
His seat was vacant, for we knew
Pore little Joe was sick.
We missed him in the spellin' class
On Friday afternoons.
When larnin' Jography, we'd sing
The lessons off in tunes;
The Master'd allus lead the class
Fer p'raps an' hour or more,
An' we'd all sing an' keep tune by
A stompin' on the floor;
The girls they'd sing soprany, but
When every line would close
One childish voice we'd always hear,
Pore Little Crippled Joe's.

But somewhere 'long 'bout Christmas time,
The Master sed, one day,
That after skool let out he wished
The skolars all would stay;

An' then he told us mebbe, when
Skool time begun again,
Pore Little Crippled Joe'd be free
From sufferin' an' pain,
An' sed as how he wished we'd go
An' see him, for he knew
'Twould do his little heart good, an'
His pap's and mother's, too;
For, boys, that little vacant seat
On yonder second row
Will never more be filled again
By Little Crippled Joe.

An' sure enough, on Christmas day,
When homes are light and glad,
The home that once was little Joe's
Was sorrowin' an' sad.
His little stockings hangin' there,
As if he meant to git
Some presents in 'em, touched my heart—
Methinks I see 'em yet;
His cap and books lay side by side,
His little dinner pail,
He'd never need agin on earth,
Was hangin' on a nail,
An' God had *one* more skool-boy who
To skool up there would go,
Along with *angels* who could fly
An' *carry* Little Joe.

She Wanted to be a Woodman.

The funniest story I ever heard —
The funniest thing that ever occurred —
Is the story of Mrs. Mehitable Byrde,
Who wanted to be a Woodman.

Her husband, Tom Byrde, is a Woodman true,
As good a Woodman as any of you!
And she wanted to be a Woodman, too—
This ridiculous Mrs. Byrde.

She followed him 'round, this inquisitive wife,
She nabbed him and teased him half out of his life;
And so to terminate this unalloyed strife,
He consented at last to admit her.

But first, to disguise her from bonnet to "shoon,"
This ridiculous lady agreed to put on
His breech — ah, forgive me, I meant pantaloons,
And miraculously did they fit her.

The Camp was at work on the second degree,
The camp-fire blazed up merrily,
The officers sat like Solomon, wise,
And brimstone burned 'mid horrid cries;
The "goat" roamed wildly through the room,
The candidate begged 'em to let him go home,
The "devil" himself stood there in the heat
As proud as Taintor on his beat,
When in came Mrs. Byrde.

Oh, horrible sounds! Oh, horrible sight!
Can it be that Woodmen take delight
In spending thus the hours of night?
Ah, could their wives and daughter know
The unutterable things they say and do,
Their feminine hearts would burst with woe,
But this is not all my story.

Those Woodmen joined in a hideous ring,
The candidate howling like everything,
And thus in tones of death they sing:
(The candidate's name was Morey)
"Blood to drink and bones to crack,
Skulls to smash and lives to take,
Hearts to crush and souls to burn,
Give old Morey another turn
And make him all grim and gory."

Trembling with horror stood Mrs. Byrde,
Unable to utter a single word;
She staggered and fell in the nearest chair
On the left of the Worthy Adviser there,
And scarcely noticed, so loud the groans,
That the chair was made of human bones.

Of human bones, on grinning skulls,
That ghastly throne of horror rolls,
A scalp across the top was flung,

And teeth around the arms were strung;
Never in all romance was known
Such uses made of human bones.

The brimstone burned in lurid flame,
Just like a place we will not name.
Good angels then inquiring came
From blissful courts looked on with shame
And tearful melancholy.
Again they dance, but twice as bad,
They jump and sing like demons mad —
The tune is Hunkey Dorey —
"Blood to drink and bones to crack,
Skulls to smash and lives to take,
Hearts to crush and souls to burn,
Give old Morey another turn
And make him all grim and gory."

Then came a pause, a pair of paws
Reached through the floor, up sliding doors;
They grabbed the unhappy candidate;
How can I without tears relate
The lost and ruined Morey's fate?
She saw him sink in a firey hole,
She heard him scream, "my soul, my soul,"
While roars of fiendish laughter roll
And drown the yells for mercy.

The misguided woman could stand no more;
She fainted, and fell right down on the floor
Midst all the diabolic roar.
"What then," you ask me, "did befall
Mehitable Byrde?" Why nothing at all;
She had dreamed she'd been in a Woodman hall.

A Voodmen's Bleasure.

BY C. C. HASSLER.

Dere vos some who seek for bleasure in de vain persuit of wealth,
And dere's others seek to find it at the zacrifice of health,
Vile still others over see and land, will dravel far to find
The boon their hearts are craving, leaving sweeter choys behind.
Dere is bleasure in the humble home dot rings mit choy und mirth,
Ven the toils of day is ofer, 'tis the schweetest spot on earth.
But the growning choy of others is to vatch the smiles dot greep
Across the face of baby in his gradle, fast asleep.

Oh, dot chubby leedle baby, how ve love to hear him crow
Ven he first find out he reaches to his mouth up mit his toe;
Und ve vatch his efery motion, yust as glad as ve can be,
As ve hear him first say "Boppy," just so blain as you or me.
So eef others hof the riches, they are welcome to their wealth,
Ve are glad to be gontented mit the blessings of good health,
For it makes our choy the sweeter, as we vatch the smiles dot greep
Across the face of baby, in his cradle, fast asleep.

Ven the evening lamp vos lighted, und each leedle gurly head,
Chust wos beeping from the cover out upon the children's bed,
Vot a bleasure 'tis to listen to the soft, sweet lullaby,
Dot Gatrina sings to quiet efery childish bain und cry.
'Tis the same old song she listend to in dear old faderland,
Coming from her mother's lips to her as mit a loving hand,
She rocked dot gradle chently, while she vatched the smiles dot greep
Across my own Gatrina's face ven she vos gone to sleep.

But, von day, I say, "Gatrina, for a goot und loving vife,
Don't you dink dot some insurance I should hof upon my life?
For if somedings now should happen dot should take me from your side,
Who vould care for you und baby, after Hans vos gone und died?
For the vorld is cold und selfish ven on charity ve call,
Und the vidow's heart is saddened by the tears dot often fall,
As alone she sits und vatches to the smiles dot often greep
Across the face of baby, in his gradle fast asleep."

So I choin me den the Voodmen chust so quickly as I can.
Und I feel so glad und happy now, just like anoder man,
I sing und vissel gaily ven to vork I go avay,
Und I go me straight home early at the glosing of the day,
Und Gatrina she was happy, for she knows dot Hans has done
For the sake of her und baby, vot is right for every one;
Und the thought brings bleasure mit it like the smiles dot dance und greep.
Across the face of baby in his gradle fast asleep.

If you ask vy I was broud of our Voodmen Camp und vork,
I should boint you mit *great* bleasure to our managers and clerk.
Efery face vill bear inspection, if examined mit a chart,
Efery face is a reflection of an honest Voodman's heart.
Ven I study dem together, or I take them von by von,
I chust say, "Thou faithful servants, all your vork has been vell done."
Und I feel some smile of bleasure den across *my own* face greep,
As I lay my Voodmen's "baber" down und go me off to sleep

Awakened Memories.

BY C. C. HASSLER.

Seems to me there's no hour so lonesome
As when through the day we have passed,
And the shadowy shades of the evening
On everything 'round us is cast;
When the only sound near us familiar,
That memories dear can recall,
Is the old clock that never stops ticking
From the shelf where it stands on the wall.

It has noted the moments of meeting
With loved ones whose footsteps we knew,
And the hour of parting we shrank from,
Less welcome the nearer it drew.
Thus through the long years, in all seasons,
Be it midsummer, spring-time, or fall,
Like a friend, the old clock has kept ticking
From the shelf where it stands on the wall.

All the sounds that were once so annoying,
The boisterous laughter and shout,
Our *lonely* hearts now would but welcome
Once *more* to hear gladly ring out.
Those voices *perhaps* in the future,
Nevermore on our ear they shall fall,
To drown the old clock's steady ticking
As it sounds from the shelf on the wall.

We can listen to sounds of sweet music,
To the *old* songs of childhood, and feel
Down the cheek, slowly, sadly, but surely,
The tear drop unconsciously steal.
But at eve, now, instead of sweet music,
There echoes thro' parlor and hall,
Just the *old clock's* loud but weird ticking,
From the shelf where it stands on the wall.

One by one, from the old home departing,
Like birds from the parent nest flown,
We watch them go out on life's journey
Over life's rugged pathway alone.
One by one we will wait their home-coming,
One by one each *loved* image recall,
That will live when the old clock no longer
Ticks away from the shelf on the wall.

Modern Woodmen of America.

ACROSTIC.

BY MRS. M. L. FOLLETT, LE CLAIRE, IOWA.

Marching as an army, over sixty thousand strong;
Often called to battle with the hosts of sin and wrong;
Daring to protect the weakest, who to us belong,
Each lodge goes marching on!

Recognition and assistance to our brothers, one and all,
Ne'er forgetting the bereaved ones, when by death our comrades fall;
Welcoming into our circle rich and poor, and great and small,
Our order goes marching on.

Oh, proclaim the joyful tidings all throughout the great northwest!
Draw our Neighbors, Modern Woodmen, from among the noblest, best;
Modern Woodmen! while they proffer aid to every honored guest,
Evermore go marching on.

No craft is more courageous, should oppression bar the way,
Or treason dare to lift its hydra head in any way,
For a Woodman's axe hews to the line, let chips fall where they may,
And our braves go marching on.

May the blessing of the Lord of Hosts on every Camp descend.
Each Woodman on the arm of truth and righteousness depends;
Remember, victory comes to all who are faithful to the end,
In God go marching on.

Calling every man a brother, making every man a friend,
All the world may go marching on.

Hew to the Line, Boys!

"Gather up the fragments, that nothing be lost."— *Bible.*

Hew to the line, boys, hew to the line,
Let the chips fall where they may;
We will gather them all, both great and small,
Perchance for a rainy day.
For the Woodman's wife, when her work is done,
And close to the ingle sits,
Will bring from her basket of proverbs wise
Some of those golden chips.

Hew to the line, boys, hew to the line,
Let the chips fall fast, indeed ;
We will gather them all, both great and small,
And bid the work God speed.
For the widow's home, a desolate place,
Some chips of love may need ;
Then out with loving hands and hearts
To do those Christ-like deeds.

Hew to the line, boys, hew to the line,
Let the chips fall, great and small ;
With willing hands and loving hearts
We will gather them one and all.
To some who have climbed life's rugged hill,
And are now on the other side,
Some kindly chips for the aged ones
Might comfort their eventide.

Hew to the line, boys, hew to the line,
Let the chips fall where they will ;
Give to the young man starting out
His mission in life to fill.
Neighbor, some chips of counsel for him
When tossed by the world, and driven.
And remember who said, "let nothing be lost,"
The poor to us have been given.— *Birch Bark.*

Truth, if not Poetry.

BY C. C. HASSLER.

When the neighbors get to crowdin'
Thro' the door from off the street,
With their wives and children with 'em,
Loaded down with things to eat,
An' the smell of good old coffee
Comes from out the ante-room —
Jist like your mother made it
With its glorious perfume ;
Oh, its then I feel like shoutin',
An' I think I cannot wait
For the chicken legs and gizzards,
Loaded down upon your plate ;
An' it seems to me there's nothin'

Suits the neighbors, one and all,
As the time when Woodmen gather
At a banquet at their hall.
Still I'm glad that summer's comin',
And that soon the woods will ring
With the notes that feathered songsters
Always warble as they sing;
For it's *then* the jolly Woodmen
Always feel as if they must
Have barbecues or suthin'
Like 'em in the woods or bust;
And the visions now of baskets
Loaded down with things to eat,
And the plunkin' of the fiddle
As it stirs the youngsters' feet,
Makes me all the more the gladder,
For I know there's nothin' takes
As well as Woodmen's frolics,
Interspersed with pie and cake;
An' it seem to me there's nothin'
Lengthens out a neighbor's life
Like a picnic in the forest
With your children and your wife,
When you know if you get hungry,
That you needn't be afraid
Some one will ketch you eatin'
With your fingers, in the shade;
Where the nick-nacks, they are lookin'
So invitin' that you jest
Can hardly wait to hide 'em
Underneath your Sunday vest.
Oh, its times like them a comin'
That's a causin' *me* to smile,
For I know *one* Woodman's *failin's*
Just about that very style.

No Assessment in November.

BY C. C. HASSLER.

No assessment in November!
Well, if that don't beat the Jews!
Nary a doggoned cent demanded.
Now, that's what I call news.

No assessment, when I hear 'em
In the other orders say
They air not surprised when hearin'
Two and three they have to pay.

No assessment in November!
Well, I kalkilate that means
This old silver Daddy dollar's
Goin' down in my old jeans.
Won't the neighbors stir and hustle
'Round and bring the fellers in,
When they tell 'em how the Woodmen's
Head Clerk made the neighbors grin!

No assessment in November!
Just the month, too, when it takes
Every dime and every dollar
That a poor workin' feller makes.
Shoes to buy for Joe and Mary,
Taters for the winter's store,
Books and things for John and Sairy,
Things you hain't thought of before.

No assessment in November!
Well, I guess them old-line chaps
Won't be tickled when they hear how
Cost of good insurance draps;
Won't be comin' buzzin 'round us
Like a swarm of bumble bees,
When we pint to this here notice,
"No assessment, if you please."

No assessment in November!
Well, now that's what I call light—
Managers like we hev knockin'
Double headers out of sight.
Harmony and good-will keepin'
Step to music "'long the line,"
Woodmen jubilees a drawin'
Crowds of neighbors glad to jine.

No assessment in November!
We hain't crying after stuff;
Our Head Banker don't keep drawin'
When he knows he's got enough.
Head Physician, he don't Swallow
Doubtful risks, but takes the cream,
When he's through, he can jist mount a
Stump and make the "eagle scream."

No assessment in November!
Tell the world to stop and watch
How the Woodmen stock is raisin',
Every day another notch.
Lay in fruit and water plenty,
Buy and sell for all your worth,
Keep your camp-fire brightly burnin',
Let her boom, we want the earth.

No assessment in November!
Means that fewer tear-drops flow
Over fathers', husbands', brothers'
Graves, than did two months ago.
Fewer little broken-hearted
Children papa's footsteps miss,
Comin' home at night to meet them
With a loving, welcome kiss.

No assessment in November!
Stop, jest let the Woodmen give
Praise to Him whose mercy plainly
'Tis thro' which to-day we live.
Praise to Him whose hand has guided
From the Woodmen's door away,
Death's dark angel, whose unerring
Flight no human hand can stay.

The Modern Woodmen.

BY D. C. ZINK.

Oh, bright as Woodmen's beauty's dream,
Which active fancies trace,
Are they who rule with sway supreme,
The guardian nymphic race.
O'er earth's broad prairies and state,
The Modern Woodmen open bars
To strangers; through evening's vaulted gate
Look down the twinkling stars.

Of late, to meet in social "camp,"
Those neighbors do convene,
And joining in their glee and sport,
Where strangers are oftimes seen,

With cordial smile and kindly mind,
They meet their neighbors there,
And give an invitation kind
To strangers wandering there.

For leagues on leagues are hickory trees,
And fig their branches fling
To bring with treasures such as these,
Say, what can neighbors bring ?
That little pile of rugged chips,
And forest sear and brown,
Where only sound the Woodmen's axe,
Who cut the hooppoles down.

Rise up, my neighbors, I heard her call,
Ye faithful ones and free,
And ye, my stately Woodmen tall,
In throngs, rise up, ye !
And soon the Woodmen 'round her came
In answer to her cry ;
And swiftly gathered round that dame,
The Modern Woodman's wife.

The farmer left unsown his land,
The tradesman fled his shop,
The bold mechanic from his hand
Let plane and hammer drop ;
And rushed from every furnace fire
That lights our dales at night,
The Woodmen bringing in their might
To grant the widow's right.

With brows bedewed with drops of sweat,
Those brawny toilers join ;
Each wore a magic amulet,
Transmitting toil to coin.
Indignant in their own kind way,
They rally on the green
To sweep the scorners from the path
Of their own Woodmen queen.

We send our deputies, our joy, our pride,
To canvass throughout the northern lands,
That Modern Woodmen over prairies wide
May tread thy golden sands ;
Your Menes by the clift and canons deep,
When dark the rivers run,
And Modern Woodmen never stop
Beneath the tropic sun.

Who on the plain attain success
Like the Modern Woodmen can ?
Who towers now ahead of the rest ?
The Modern Woodmen America man.
And evermore where brains abound,
And talent heads the van
Of progress, there will still be found,
The Modern Woodmen America man.

Keep Humpin'.

BY A. P. ROBERTS.

I remember the time when I was a lad,
An' lived on the farm long with ma an' dad ;
In the long, hot days, how I'd have to hoe
Out in the cornfield, row after row.
How I'd think of the fishes that lay in the brook,
An' I just a longin' to take my hook
An' line, and sprawl by that ole trout stream,
For I loved in them days to loaf an' to dream —
An' watch the fish a-jumpin' ;
Then I'd groan and bemoan my unfortunate lot,
I'd go to my father an' say, "It's *so* hot —
Can't the corn and pertatoes wait well as not ? "
But my father, he'd say
In a stern sort of way —
"Keep humpin'."

Then I'd work with a will till each sep'rate row
Stood forth without airy a weed to show,
An' each little rock I would duly install
In its own proper niche in the ole crumblin' wall,
An, I'd say to my father, as proud as could be,
"Ive finished my work, dad ! " and then in high glee
Off I'd go, skippin' and jumpin'.
Then he'd say, "It's well done exceptin' one spot ;
Now bring down them cows from the north pasture lot —
There's no time to shirk — a farmer has got
(So my father would say
In a stern sort of way)
To keep humpin'."

Take this for your maxim, and may it e'er be
Deep-seated and firm as the roots of a tree ;
Whatever you work, whether peddling corn-
Salve or door-mats, or tootin' a horn,
Or sellin' of clothes line or cloth by the yard,
You'll find that your duty'll be much the less hard,
If you put to your labor the heft of your soul ;
Half-hearted won't win, you can't reach the goal
By occasional skippin' an' jumpin'.
If you're fully determined, my friend, to git there,
You mustn't sit down by the wayside and swear ;
You can gather more courage from a fervent prayer,
And as father would say,
In a stern kind of way,
"Keep humpin'."

Good-Bye.

BY C. C. HASSLER.

Farewell is a word that may serve to express,
In a measure, our thoughts as we part,
But it fails to impress like an old fashion word
That is born in a fond mother's heart.
It will live thro' a life of danger and sin,
Tho' with speed of the light they should fly,
And the heart will grow sad as in fancy we hear —
God bless you, my boy, good-bye.

Farewell may a meaning convey as it falls
From the lips of the careless and gay,
But it fails to suffice the sad heart that asks,
Will they miss me when I am away ?
Oh ! not for the world would we banish that word,
Though with tears it may moisten the eye ;
But the heart will grow soft as it comes back to us —
God bless you, my boy, good-bye.

Good-bye ! Let it live while a mother's heart holds
A love that none other can know ;
There is no other word that can soften her grief
As her hands press the dear ones that go,
Tho' her lips may but whisper the sad parting, still
'Tis the soul that's expressed in the eye,
And the heart of the absent will soften to hear —
God bless you, my boy, good-bye.

He Was In It.

FROM THE SILVER LEAF.

They had a good Camp at his very door —
He wasn't in it.
They brought him a chance for protecting the poor —
He wasn't in it.
Let them work themselves as he had done;
They wouldn't need "aid" of any one
If they hadn't wasted each golden minute —
He wasn't in it.

So he passed the lodge with haughty tread —
He wasn't in it.
And he scorned the good with averted head —
He wasn't in it.
When men in halls of fraternity met
He saw their friendship without regret;
Too high the mark for him to win it —
He wasn't in it.

A hearse crept down the street one day —
He was in it.
The funeral trappings made a display —
He was in it.
St. Peter received him with a book and bell —
"My friend you have a ticket to — well,
Car will go right down in a minute!"
HE WAS IN IT.

Neighbor Grimes.

BY FINN PHENIX.

When the silence of fear came over the Camp,
And the flesh on our bones felt chilly and damp;
When the "previous question" had silenced the jaw,
And the delegates wrestled with wonder and awe,
To behold a grey visage, with fire in his eye
To stand and declare he would talk, or he'd die.
Then his wonderful tones rang out like the chimes
Of the old anvil chorus — why, we knew it was Grimes!
Grimes! we knew it was Grimes.

Though he spoke to the point—for he always spoke well,
But when he would cease, no mortal could tell,
For he'd move to amend or to table it all,
To take in Chicago, or strike out "St. Paul;"
But once on his tongue a tartar he caught,
When "to order" he called Neighbor Mead on the spot,
For speaking now twice—the worst of all crimes—
But Mead answered back—my name isn't Grimes;
Grimes: My name is not Grimes.

Alas! what a joy, we know not our fate.
To some it comes early; to others comes late;
To some it's a "jewel," to others a "crown;"
To some it's despair, to others renown.
Though seldom it is that both come to one,
But fortune decreed, and the deed was well done.
When Jewell arose and declared, forty times
Hath he spoken this hour, the neighbor named Grimes;
Grimes: the neighbor named Grimes.

But then, to all things there cometh the end.
To the bad, when their ways with diligence mend;
To the good, when their labors are truly well done.
So it came to the Camp when its race had been run;
With its record of good, it adjourned *sine die*,
When Messe led the "neighbor with fire in his eye"
To make the last motion; and yet many times
Do we hope, one and all, to meet Neighbor Grimes,
Grimes, our good Neighbor Grimes,
To whom I indite these immortal rhymes.

Old Man Poverty.

BY F. A. FALKENBURG.

Down a village street hobbled a man,
He was old, decrepit, weak, and wan;
His thick hair covered his shoulders quite—
'Twas long and wavy and shining white.
His eyes were dim, while his bony hand
Clutched a frail cane; he could scarcely stand.
Those are not clothes, but a lot of rags
Over his back and around his legs.

Are those shoes? No, he cannot get trust,
But his naked feet are covered with dust.
He is never seen in a palace car,
Yet visits much and has traveled far;
He has seen each city, village, and town,
From the rising sun to the going down;
From pole to pole, from shore to shore,
He visits each day the suffering poor;
His dull sunken eye, his long white hair,
And his bony hand go everywhere.

He paused by a cottage gate to rest,
Saw flowers by summer breeze caressed,
Sweet children playing beside the door,
And, peering in, saw something more—
A mother lulling her babe to sleep—
Baby asleep and mother to weep.

Old Man Poverty then knocks with a grin.
Madam, he said, may I not come in?
Oliver is dead; we knew he was poor,
And Old Man Poverty is at your door.

You cannot come in, she firmly said;
My husband was poor, and now he is dead;
But Oliver loved us too well by far
To leave us in your uncertain care.
Your shadow shall never cross my door;
I am a Woodman's widow, sir.

Our Camp-Fire.

BY M. H. UNDERWOOD.

May it never lose its lustre,
Nor its embers cease to glow,
Until myriads round it cluster,
And all its pleasures know.
Until through every shady forest,
Over hill and through ravine,
Shall be heard the Woodmen's music,
Shall be seen his camp-fire's gleam.
'Till e'en the birds shall sit enraptured,
Listening to the Woodmen's lays;
Till festive frogs shall cease their croakings
In honor of our camp-fire's blaze.

Let the idle and the thoughtless
Drift along with dripping oar ;
Cloudless skies may bend above them,
Pleasant scenes may skirt life's shore.
In their shallops with their loved ones
They in peace to-day may sail,
Dreaming not that clouds may gather,
Dreaming not of storm and gale.
Heeding not the plaintive calling
From stranded barks along life's strand,
To the struggling, ship-wrecked sailors
Reaching out no helping hand.

Wisdom bids us heed the calling,
That comes to us along life's tide
Lest storms and flood our skill shall baffle,
And friendly aid to us be denied.
Thus we anchor in the harbor
Where the Woodmen camp-fire burns ;
In its square we take our places
Cast our pebble in the urn.
Counting not the moments wasted
For we have seen its mystic gleam —
Aid through life the adopted stranger,
And cheer his home when ends life's dream.

Protecting the Widow and Orphans.

ADAPTED FROM INSURANCE OBSERVER (ENGLAND), 1848.

When God removed papa to heaven,
And ma was left to strive for seven,
With scarce enough for burial fees
(So lingering was poor Pa's disease);
Though full of grief, we'd no despair,
Relations *spoke* so kind and fair.

Our grandpa said that he, for one,
Would *think* and see what could be done.
Our Uncle William and our aunt,
Hoped we'd never come to want ;
But mother's brothers *talked* the best —
A great deal kinder than the rest.

They said that home they'd take us all,
Only their rooms were few and small.
We'd *promises* from Uncle Page,
To *push* us forward *when of age.*
They then went home — but stop I miss —
They gave us every one — a kiss;
And said, "Be good, and mind mamma,
And we'll be to you — papa!"

So much engaged were they at home,
For many weeks they could not come;
Until they heard mamma had found
A writing for five hundred pound;
Which some *fraternal* office paid,
So ma commenced a genteel trade.

And then they came, it seemed so funny,
To beg mamma to lend them money!
But ma said, "No; if you are poor,
A trifle will your life insure;
And then the office (*our best friend*),
Whenever your good life shall end,
Will comfort to your orphans send."

We're a Great Fraternal Army.

BY THEO. D. C. MILLER, M. D.

We've enlisted for the conflict
In the great fraternal war;
There are foes to meet and conquer,
We may bear full many a scar!
But our leaders are undaunted
And we all are in the mood
To bear one another's burdens
And to do each other good.

We have mustered for the battle
O'er our country's broad domain,
From the California borders
To the fir-clad coast of Maine;
From the sunny vales of Texas
To giant Lawrence's seaward flow,
We will stand by our brave leaders
And we'll follow where they go.

We shall meet and fight and conquer
All the hordes of wealth and power,
If we are in strength united
In each dark and trying hour;
For our ranks are growing stronger
And we each are in the mood
To be true to one another
As we do each other good.

Should the daily press defame us,
In its selfish greed for gain,
As it pleads for life insurance,
Till the last redoubt we gain;
We will meet the sordid minions
With a zeal no power can quail,
And, with good right arm extended
O'er the foe we will prevail.

We are coming from the mountain,
Marching o'er the fertile plan,
As a great fraternal army,
Countless as the sheaves of grain;
And the people all around us
Are enlisting for the war,
Eager for the hour of triumph
As they proudly bear each scar.

On! right onward! is our motto,
In the work we find to do;
We are pledged to one another
To be loyal, just, and true!
And, when we are crowned as victors.
When fraternal peace is won,
May we all receive life's blessings
For the grand work we have done.

Parody on "Psalm of Life."

Life insurance men remind us
We can make our wives sublime,
And, departing, leave behind us
Widows worthy of our time.
We will give them such a send-off
On the life insurance plan
That, when we departing end off,
They can scoop some other man.

They Never Would be Missed.

There are men in our fraternity who never come to lodge,
And whose claims we can't resist, for they have them on the list;
But if their names were stricken off, so far as we can judge,
They never would be missed, they never would be missed.
They cannot give the password, and they do not know the sign,
And of the order's good or ill, they never read a line;
They growl about assessments, and they grudge to pay their dues,
And every call for charity they stubbornly refuse.
If all the brothers were like these, the lodge could not exist;
And they never would be missed, they never would be missed.

—*Sam Booth.*

And there's the accidentals who now and then, en masse,
Crowd in to beat some motion that some true men wish to pass;
They're seen at an election, or when a feast is spread,
And at the loaded tables are always near the head;
They always have some hobby, and on it strong insist—
Should they stop there accidental calls, they never would be missed.

—*W. H. B.*

There's the self-important member who thinks he knows it all,
Whose principle pastime is gyrating around the hall;
He makes himself obnoxious with his winks and knowing nods,
And affects to have the power and the wisdom of the gods.
So we've got him on the list, and his neck we want to twist,
For he never would be missed, he never would be missed.

K. of H. Reporter.

But what about the kicker, the chap with chronic bile,
Who since his advent to the world, was never known to smile!
He kicks against the widow, and the orphan, and the sick,
And the measly, fly-blown rascal should be pounded with a brick.
If old Nick should run across him and his ownership insist,
Lots of the folks would jump for gladness, he never would be missed.

—*Foresters' Magazine.*

There's the "watch-dog of the treasury," who's always there to see
That nothing is paid out, whate'er the cause may be;
Relief, distress, or charity—calls pass unheeded by,
The foxy member has his way—progress would be to die.
The funds are his, he seems to think, and must be kept intact
For his children by and by, when he is off the track.
We love (?) to see him run the lodge, and always shall insist,
That when he's called from off the earth the lodge shall still exist.
And he never will be missed, he never will be missed.

—*Western Odd Fellow.*

But what about the fellow, who with giggles and with grins,
Will set his jaws to going just as soon as work begins;
He's sure to gab and gossip 'bout the weather and the drouth,
'Till the candidate hears nothing, for his everlasting mouth.
Do you think that we would miss him if his lower jaw would break,
Or grumble if a "special" should be levied for his sake.
You can bet to pay the dollar, we the payment would remit,
Unless we had assurance 'twould at least be in a twist;
So, when with other nuisances, you're making up your list,
Just take this fellow with you, for he never will be missed.

—*C. C. Hassler, in Modern Woodman.*

To Wayne H. Parks, Head Adviser 1886, Deceased.

BY DR. P. L. MC KINNIE.

In honored memory of a noble man,
A worthy Woodman and faithful friend.

'Tis well, though bitter be the smart;
He wounds who knows to heal;
We bear the blow with trusting heart,
For out of woe he bringeth weal.

And Woodmen mourn a neighbor kind,
To councils here he'll come no more.
The Great Head Consul of mankind
Hath summoned him the valley o'er.

Where no dark pebbles cast a shade,
Where camp-fires bright eternal burn;
Where hope and fear at rest are laid,
White pebbles only in the urn.

Where peace her mantle wraps o'er all;
In bright Elysianfield
He hears the honored Woodman's call
To wear the crown and shield.

His life's good fruitage hath he left
For neighbors, friends, and Woodmen true;
As unto his sad ones bereft
We would to ours, so may we do.

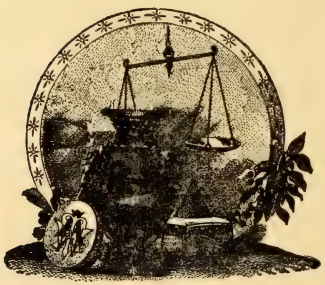
And thus his life in word and deed
By our kind action further grow;
With faith and hope and love our creed,
"Pur Autre Vie" we bestow.

The Birth of Labor and Insurance.

BY JAMES T. PHELPS.

We are told as a reason,
Of the close of the season
Of idleness, in the sweet Garden of Eden,
A snake and young Cain
Caused all of Eve's pain,
And set Adam and Abel the garden to weeding.

Thus labor was born
To all that is human,
By the charms of a snake
And the weakness of woman;
Men do not repine, but increase their endurance,
And strengthen their labor by the aid of insurance.



CLERK
MODERN WOODMEN OF AMERICA
PUR AUTRE VIE
C. W. HAWES
CAMP. No 1550.
M. W OF A.
ROCK ISLAND ILL'S
No. 2.
MODERN WOODMEN OF AMERICA
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C. W. HAWES
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No. 1
In Memoriam
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No. 3